

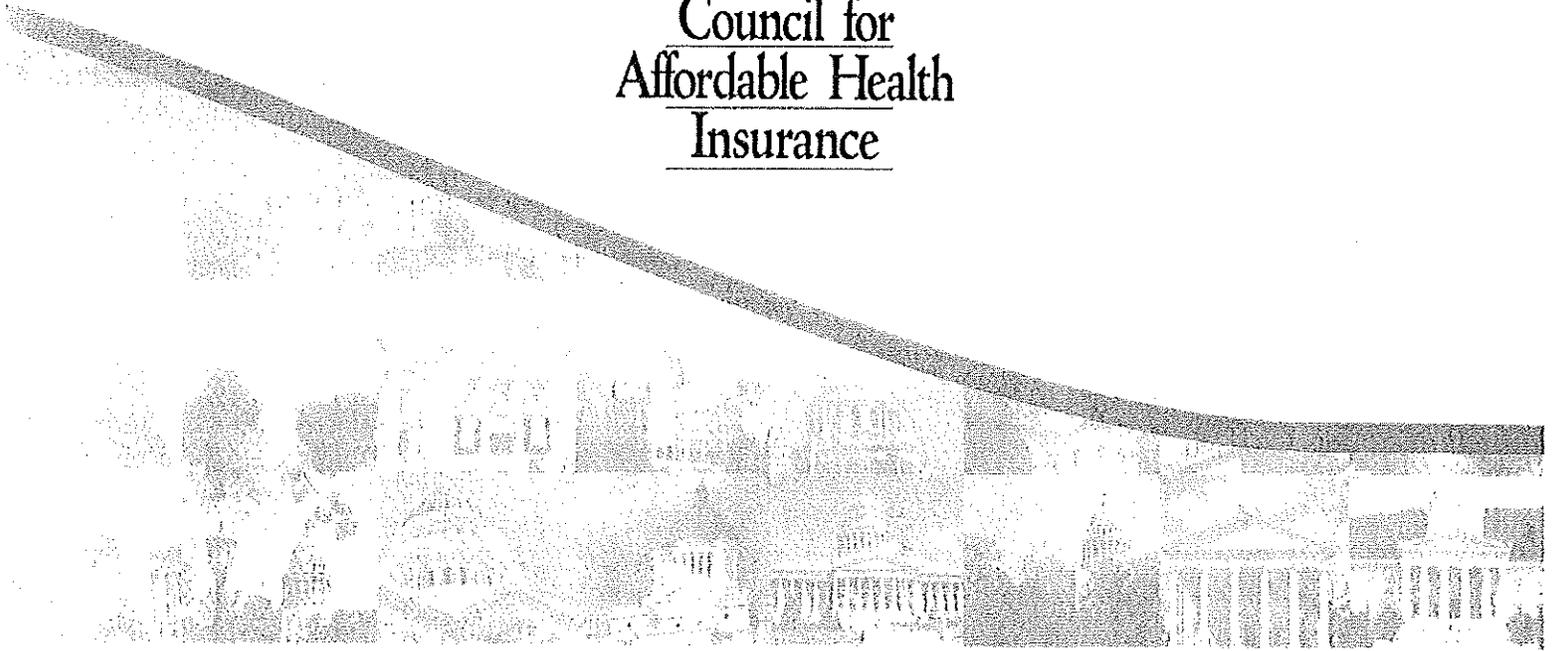
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Health Insurance Mandates in the States 2010

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Council for
Affordable Health
Insurance



Health Insurance Mandates in the States 2010

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MANDATES AND THEIR IMPACT ON THE INSURANCE MARKET

INTRODUCTION

A health insurance “mandate” is a requirement that an insurance company or health plan cover (or offer coverage for) common — but sometimes not so common — health care providers, benefits and patient populations. They include:

- Providers such as chiropractors and podiatrists, but also social workers and massage therapists;
- Benefits such as mammograms, well-child care and even drug and alcohol abuse treatment, but also acupuncture and hair prostheses (wigs); and,
- Populations such as adopted and non-custodial children.

For almost every health care product or service, there is someone who wants insurance to cover it so that those who sell the products and services get more business and those who use the products and services don't have to pay out of pocket for them.

CAHI'S MANDATED BENEFIT REPORT SERIES

Health Insurance Mandates in the States, 2010 is published along with three other related reports and should be reviewed in their entirety in order to gain a complete picture of the mandated benefit and provider chart. The total mandate count for the 2010 edition is 2,156 up from 2,133 in the 2009 edition.

The corresponding documents to review are:

- *Frequently Asked Mandated Benefit Questions, 2010* — This report provides a fuller explanation of our mandated benefit research methodology, and is included in this publication.
- *Mandated Benefit Definition Memo, 2010* — This report, which is included in this publication, defines the terms used in the mandated benefit chart, and is largely based on what is usually specified in the enacted legislation. Mandate legislation differs from bill to bill and from state to state. It would be impossible to make a detailed assessment of each state's mandates without evaluating each piece of legisla-

tion — legislation which is often amended in subsequent years. Our report is intended to be a snapshot and so may not apply to all variations of a particular mandate.

- *Trends in Mandated Benefits, 2010* — This report highlights emerging trends in state mandated benefit legislation.

CAHI'S MANDATED BENEFITS AND PROVIDERS CHART

The mandate chart is broken down on a state-by-state basis into three categories: benefits, providers and covered populations. Boxes with a “Y” indicate that the state has passed that particular mandate. Totals for each state and mandate are also included. Thus anyone can easily determine how many mandates and which ones each state has passed.

CAHI'S MANDATED BENEFIT COST ESTIMATES

Besides listing the state mandated benefits, we provide a cost assessment of each one. CAHI's independent Actuarial Working Group on Mandated Benefits analyzed company data and their experience and provided cost-range estimates — less than 1 percent, 1-3 percent, 3-5 percent and 5-10 percent — if the mandate were added to a policy that did not include the coverage. These estimates are based on real health insurance policies and are not based on theory or modeling.

As mentioned earlier, mandate legislation differs from bill to bill and from state to state. For example, one state may require insurance to cover a limited number of chiropractor visits per year, while another state may require chiropractors to be covered equally with medical doctors. The second will have a greater impact on the cost of a health insurance policy than the first.

Further, the additional cost of a mandate depends on the benefits of the policy to which it is attached. Example: A prescription drug mandate costs nothing if a policy already covers drugs, but can be very costly if added to a policy that doesn't. Thus, the

cost estimates relate to the average actuarial impact, and are not intended to reflect specific legislation.

A CAUTION ABOUT COMPARISONS AND COST ESTIMATES

Because mandates can drive up the cost of health insurance, it would be easy to assume that the states with the most mandates would also have the highest premiums. While that may be true in some states, it is not necessarily so. Some mandates will typically have a bigger cost impact than others. For example, mental health parity mandates, which require insurers to cover mental health care at the same levels as physical health care, have a much greater impact on the cost of premiums than would mandates for inexpensive procedures which few people need. In addition, mental health mandates often include “mini-mandates” within them, such as coverage for autism diagnosis and treatment.

It may be tempting to think that since a particular mandate doesn’t add much to the cost of a health insurance policy, there is no reason for legislators to oppose it. The result of this reasoning is that many states have 40, 50, or more mandates. Although most mandates only increase the cost of a policy by less than 1 percent, 40 such mandates will price many people out of the market. It is the accumulated impact of dozens of mandates, not just one, that makes health insurance unaffordable.

The question that every legislator needs to ask is: When does one person’s or group’s need to have some new or traditionally uncovered procedure or

therapy paid for by health insurance outweigh the majority’s need to keep premiums affordable?

Fortunately, there is evidence that some legislators are getting CAHI’s message. At least 30 states now require that a mandate’s cost must be assessed before it is implemented. And at least 10 states provide for mandate-lite policies, which allow some individuals to purchase a policy with fewer mandates more tailored to their needs and financial situation.

THE REST OF THE STORY

The mandates enumerated here don’t tell the whole story. States have other ways of adversely affecting the cost of health insurance. For example, several states have adopted legislation that requires health insurers selling in the individual market to accept anyone who applies, regardless of their health status, known as “guaranteed issue.” Or they limit insurers’ ability to price a policy to accurately reflect the risk an applicant brings to the pool, known as “community rating” or “modified community rating.”

Both guaranteed issue and community rating can have a devastating impact on the price of health insurance, especially as younger and healthier people cancel their coverage, leaving the pool smaller and sicker. Thus, in the aggregate, mandates drive up the cost of health insurance. But determining the impact in a particular state requires careful analysis of each piece of mandate legislation, as well as other regulations that have been promulgated.

Mandating benefits is like saying to someone in the market for a new car, if you can't afford a Cadillac loaded with options, you have to walk.

Table 1: TOTAL MANDATES BY STATE

State	Total Mandates	State	Total Mandates
AK	33	MT	38
AL	19	NC	52
AR	45	ND	34
AZ	33	NE	36
CA	56	NH	44
CO	54	NJ	45
CT	59	NM	57
DC	27	NV	44
DE	32	NY	52
FL	49	OH	29
GA	45	OK	38
HI	23	OR	49
IA	27	PA	57
ID	13	RI	69
IL	46	SC	29
IN	35	SD	29
KS	42	TN	41
KY	45	TX	60
LA	51	UT	25
MA	47	VA	57
MD	67	VT	42
ME	53	WA	57
MI	25	WI	35
MN	64	WV	39
MO	42	WY	37
MS	29		
TOTAL		2156	

Table 2: NATIONWIDE TOTAL BY MANDATE

Mandate	Nationwide Total	Estimated % Cost of Premium
Benefit Mandate		
AIDS/HIV Testing/Vaccine	10	<1%
Alcoholism/Substance Abuse	46	1% to 3%
Alzheimer's	4	<1%
Ambulatory Surgery Centers	13	1% to 3%
Ambulance Transportation and Services	13	<1%
Ambulatory Cancer Treatment	3	<1%
Anti-Psychotic Drugs	10	<1%
Asthma Education & Self-Management	3	<1%
Attention Deficit Disorder	2	<1%
Autism	25	1% to 3%
Bilateral Cochlear Implant	2	<1%
Blood Lead Poisoning Screening	8	<1%
Blood Products	3	<1%
Bone Marrow Transplant	9	<1%
Bone Mass Measurement	16	<1%
Brain Injury	3	<1%
Breast Reduction	1	<1%
Breast Reconstruction	50	<1%
Cancer Pain Medication Therapies	7	<1%
Cervical Cancer / HPV Screening	31	<1%
Chemotherapy	8	<1%
Circumcision	1	<1%
Chlamydia Screening	4	<1%
Cleft Lip and Palate	17	<1%
Clinical Trial (cancer)	28	<1%
Colorectal Cancer Screening	34	<1%
Congenital Bleeding Disorder	3	<1%
Congenital Defect	1	1% to 3%
Contraceptive	29	1% to 3%
Dental Anesthesia	31	<1%
Developmental Disability	1	<1%
Diabetic Self-Management	38	<1%
Diabetic Supplies	47	<1%
Drug Abuse Treatment	34	<1%
Early Intervention Service	7	<1%
Emergency Room Service	45	<1%
Habilitative Service for Congenital or Genetic Defect	5	<1%
Hair Prosthesis	10	<1%
Hearing Aids for Minor	17	<1%
Heart Transplant	1	<1%
Home Health Care	20	<1%
Hospice Care	12	<1%
HPV Vaccine	11	<1%
Hormone Replacement Therapy	4	<1%
In Vitro Fertilization	15	3% to 5%

Mandate	Nationwide Total	Estimated % Cost of Premium
Kidney Disease	2	<1%
Long-Term Care	5	1% to 3%
Lyme Disease	3	<1%
Lymph Edema	3	<1%
Mammography Screening	50	<1%
Mastectomy	25	<1%
Mastectomy Minimum Stay	25	<1%
Maternity	22	1% to 3%
Maternity Minimum Stay	50	<1%
Mental Health General	42	1% to 3%
Mental Health Parity	48	5% to 10%
Minimum Hysterectomy Stay	2	<1%
Morbid Obesity Treatment	7	1% to 3%
Neurodevelopment Therapy	1	<1%
Newborn Hearing Screening	18	<1%
Newborn Sickle Cell Anemia Testing	4	<1%
Off-Label Drug Use	36	<1%
Oriental Medicine	3	<1%
Orthotic and/or Prosthetics	19	<1%
Ostomy Related Procedure and Supplies	1	<1%
Other Infertility Service	9	<1%
Ovarian Cancer Screening	7	<1%
PKU/Metabolic Disorder	33	<1%
Port-Wine Stain Elimination	2	<1%
Prescription Drugs	4	5% to 10%
Prescription Inhalent	2	<1%
Prostate Cancer Screening	36	<1%
Protein Screening	4	<1%
Psychotropic Drugs	5	<1%
Reconstructive Surgery	7	<1%
Rehabilitative Service	6	1% to 3%
Residential Crisis Service	3	<1%
Second Surgical Opinion	10	<1%
Shingles (Herpes Zoster) Vaccine	1	<1%
Smoking Cessation	6	1% to 3%
Special Footwear	2	<1%
Telemedicine	9	<1%
Testicular Cancer Minimum Stay	2	<1%
TMJ Disorder	19	<1%
Varicose Vein Removal	1	<1%
Vision Care Service	1	<1%
Well Child Care	33	1% to 3%
Wilm's Tumor	1	<1%
Provider Mandate		
Acupuncturist	12	1% to 3%
Athletic Trainer	3	<1%

Mandate	Nationwide Total	Estimated % Cost of Premium
Birthing Center/Midwife	12	<1%
Chiropodist	4	<1%
Chiropracter	44	<1%
Dentist	33	3% to 5%
Denturist	3	<1%
Dietician	4	<1%
Drug Abuse Counselor	7	<1%
First Nurse Assistant	6	<1%
Lay Midwife	4	<1%
Licensed Health Professional	12	<1%
Marriage/Family Therapist	17	<1%
Massage Therapist	2	<1%
Naturopath	4	<1%
Nurse	11	<1%
Nurse Midwife	27	<1%
Nurse Anesthetist	20	<1%
Nurse Practitioner	29	<1%
Psychiatric Nurse	18	<1%
Occupational Therapist	9	1% to 3%
Optician	3	1% to 3%
Optometrist	41	1% to 3%
Oral Surgeon	9	<1%
Osteopath	23	1% to 3%
Pain Management Specialist	3	1% to 3%
Pastoral Counselor	3	<1%
Pediatric Specialist	1	<1%
Pharmacist	6	<1%
Physical Therapist	15	1% to 3%
Physician Assistant	15	<1%
Podiatrist	33	<1%
Professional Counselor	17	<1%
Psychologist	44	1% to 3%
Public or Other Facility	19	<1%
Social Worker	26	1% to 3%
Speech/Hearing Therapist	19	<1%
Covered Persons		
Adopted Children	44	<1%
Continuation Dependent	45	<1%
Continuation Employee	46	<1%
Conversion to Non-Group Coverage	41	1% to 3%
Dependent Student/Adult	34	<1%
Foster Children	2	<1%
Grandchildren	9	<1%
Disabled Dependent Adult	42	1% to 3%
Newborn	51	1% to 3%
Non-Custodial Children or Stepchild	15	<1%
Domestic Partner/Civil Union	18	<1%
TOTAL	2156	

FREQUENTLY ASKED QUESTIONS

BENEFIT MANDATES

What is a health insurance benefit mandate?

A health insurance “mandate” is a requirement that an insurance company or health plan cover (or offer coverage for) common — but sometimes not so common — health care providers, benefits and patient populations. They include:

- Providers such as chiropractors and podiatrists, but also social workers and massage therapists;
- Benefits such as mammograms, well-child care and even drug and alcohol abuse treatment, but also acupuncture and hair prostheses (wigs); and,
- Populations such as adopted and non-custodial children.

For almost every health care product or service, there is someone who wants insurance to cover it so that those who sell the products and services get more business and those who use the products and services don’t have to pay out of pocket for them.

Do mandated benefits affect health insurance costs? While mandates make health insurance more comprehensive, they also make it more expensive because mandates require insurers to pay for care consumers previously funded out of their own pockets. The Council for Affordable Health Insurance (CAHI) estimates that mandated benefits currently increase the cost of basic health coverage from a little less than 20 percent, but may be much higher, depending on the number of mandates, the benefit design and the cost of the initial premium. Mandating benefits is like saying to someone in the market for a new car, if you can’t afford a Cadillac loaded with options, you have to walk. Having that Cadillac would be nice, as would having a health insurance policy that covers everything one might want. But drivers with less money can find many other affordable car options; whereas when the price of health insurance soars, few other options exist.

Are all mandates of equal value? Just because CAHI lists something as a mandate doesn’t necessarily mean it should be excluded from a standard health insurance policy. Many mandates listed here should be and often are included in comprehensive coverage. The purpose of our report is to tabulate

the number of benefits mandated by the states and assess their impact on the cost of insurance — not to make judgments about which mandates should or should not be included in a health insurance policy.

Why is the number of mandated benefits growing? Elected representatives find it difficult to oppose any legislation that promises enhanced care to potentially motivated voters. The sponsors of mandates know this fact of political life. As a result, government interference in and control of the health care system is steadily increasing. So too is the cost of health insurance.

By the late 1960s, state legislatures had passed only a handful of mandated benefits. Since CAHI started tracking mandated benefits, we have seen in the range of 25 to 50 new mandated benefits annually. Today, CAHI has identified 2,156 mandated benefits, providers and covered persons nationwide — an increase of 24 mandates from last year’s total of 2,133. And more are on their way.

Do states with the most mandated benefits have the highest premiums? Because mandates can drive up the cost of health insurance, it would be easy to assume that the states with the most mandates would also have the highest premiums. While that may be true in some states, it is not necessarily so. Some mandates have a much greater impact on the cost of health insurance than others. For example, mental health parity mandates, which require insurers to cover mental health care at the same levels as physical health care, have a much greater impact on the cost of premiums than would mandates for inexpensive procedures which few people need. In addition, mental health mandates increasingly include “mini-mandates” within them, like coverage for autism diagnosis and treatment.

If mandates increase the cost of coverage, how can legislators justify imposing mandates that many people may not want or need? Sometimes legislators deny that a benefit mandate is a really a mandate. For example, they may claim that requiring health insurance to cover a type of provider — such as a chiropractor, podiatrist, midwife or naturopath — is not a mandated benefit because they aren’t requiring insurance to pay for a particular therapy. But that’s a distinction without a difference; if insurance is required to cover the provider,

it must pay for the service provided. The industry calls these types of new laws “back-door benefit mandates.”

The question that every legislator needs to ask is: When does one person’s or group’s need to have some new or traditionally uncovered procedure or therapy paid for by health insurance outweigh the majority’s need to keep premiums affordable?

Fortunately, there is evidence that some legislators are getting CAHI’s message. At least 30 states now require that a mandate’s cost must be assessed before it is implemented. And at least 10 states provide for mandate-lite policies, which allow some individuals to purchase a policy with fewer mandates more tailored to their needs and financial situation.

What’s the relationship between federal and state mandates? Historically, Congress deferred health insurance regulation to the states. But with the passage of the Health Insurance Portability and Accountability Act of 1996 (HIPAA), that has begun to change. Congress is increasingly willing and eager to micromanage health insurance benefits.

Starting with the 2009 publication, CAHI included the federal health insurance mandates, which lay out certain requirements that specific state mandates must adopt, because they affect states’ health insurance coverage benefits laws. While federal law does not mandate employers of any size offer health insurance coverage, it does require employers who choose to offer insurance ensure their plans meet certain federal requirements with regard to, for example, mental health, mastectomy and maternity benefits. And states, which still have the primary responsibility for regulating insurers, can require health insurance policies offered by employers to include certain benefits that must meet the minimum federal requirements.

CAHI has seen an increase in federal mandates over the past year or two. For example, there are two

new federal mandates from the 2008 legislative session which we reported on in our 2009 publication:

- The Mental Health Parity and Addiction Equity Act, which expands the previous federal mental health parity laws to include substance abuse benefits, and
- Michelle’s Law, which requires the continuation of health insurance coverage for full-time college students who take a medical leave of absence (otherwise, they would have become ineligible for dependent-student status under a parent’s health insurance plan).

If we curb mandated benefit laws, will health insurance be more accessible and affordable? The mandates enumerated in this report don’t tell the whole story. States have other ways of adversely affecting the cost of health insurance. For example, several states have adopted legislation that requires health insurers selling in the individual (i.e., non-group) market to accept anyone who applies, regardless of their health status, known as “guaranteed issue.” Or they limit insurers’ ability to price a policy so that it accurately reflects the risk an applicant brings to the pool, known as “community rating” or “modified community rating.”

Both guaranteed issue and community rating can have a devastating impact on the price of health insurance, especially as younger and healthier people cancel their coverage, leaving the pool smaller and sicker. Thus, in the aggregate, mandates drive up the cost of health insurance. But determining the impact in a particular state requires careful analysis of each piece of mandate legislation, as well as other regulations that have been promulgated.

So, yes, giving people to mandate-free or mandate-lite policies would, all other things being equal, give them more affordable options. But other state-imposed regulations could minimize or even eliminate any beneficial impact.

Government interference in and control of the health care system is steadily increasing. So too is the cost of health insurance.

METHODOLOGY

Where does CAHI get its mandated benefit information? Since 1992, CAHI staff has subscribed to various legislative and regulatory tracking services. Researchers personally review each federal and state health care reform legislation and regulation. To corroborate our own findings, we survey every department of insurance and talk with other industry experts. Over the years, CAHI has reported the information in various formats for our members and colleagues. Since 2004, the organization has made its legislative tracking information available on the web site to the general public.

Why is CAHI's mandated benefit information sometimes different than other groups that identify mandates? The question is sometimes raised why CAHI's mandate count may differ from other groups that identify state mandates. For one thing, CAHI does not currently differentiate between the individual and small group markets, especially since many states are blurring that traditional distinction by, for example, allowing "groups of one" (i.e., one person is considered a group) to be classified as a small group under federal law.

In addition to tracking the mandated benefit legislation and regulations, we annually send out a comprehensive survey to each state's insurance regulatory authority to verify our information. In some instances, information returned from a state regulatory authority has differed from past years due to changes in their staff or interpretation. Once identified, we work out those differences on a case by case basis. In addition, we run our information by two CAHI health insurance industry groups: our Actuarial Working Group on Mandated Benefits and State Affairs Committee.

Also, CAHI does not differentiate between a benefit that is mandated and one that must only be offered. Our actuaries advise us that the cost to provide that policy is the same: If the mandate is offered, it is essentially a mandated benefit because only those interested in the mandate will take advantage of it. In addition, states sometimes exempt either the individual or small group markets from specific mandates, or may only apply that mandate only to insurance companies that are domiciled in the state (e.g., a Blue Cross policy).

Finally, states may pass a mandate in one legislative session only to come back in a later session and either expand or reduce the original bill's scope. That propensity to revise mandate legislation in subsequent years is one of the reasons why we don't include information on when the mandate originally passed.

Where can I get a definition of what each mandated benefit means? At the end of this publication we include a generalized definition for each mandate that applies across all 50 states. Some states may make a distinction with regards to one or more specific mandate so in some cases a state's definition or usage of a term differs from ours.

Where do you get your mandated benefit cost estimates? One aspect that makes the CAHI report unique is that besides listing the state mandated benefits, we provide a general cost assessment of each one. CAHI's independent Actuarial Working Group on Mandated Benefits analyzed company data and their experience and provided cost-range estimates — less than 1 percent, 1-3 percent, 3-5 percent and 5-10 percent — if the mandate were added to a policy that did not include the coverage.

These estimates are based on real health insurance policies and are not theory or modeling. However, mandate legislation differs from bill to bill and from state to state. For example, one state may require insurance to cover a limited number of chiropractor visits per year, while another state may require chiropractors to be covered equally with medical doctors. The second will have a greater impact on the cost of a health insurance policy than the first. It would be impossible to make a detailed assessment of the cost of each state's mandates without evaluating each piece of legislation. Thus, the estimated cost level indicated in the chart is considered typical but may not apply to all variations of that mandate. Further, the additional cost of a mandate depends on the benefits of the policy to which it is attached. Example: A prescription drug mandate costs nothing if a policy already covers drugs, but can be very costly if added to a policy that doesn't.

If estimates show that many mandated benefits cost less than 1 percent, why not include them in every health insurance policy? It may be tempting to think that since a particular mandate doesn't

add much to the cost of a health insurance policy, there is no reason for legislators to oppose it. The result of this reasoning is that many states have 40, 50 or more mandates. Although most mandates only increase the cost of a policy by less than 1 percent, 40 such mandates will price many people out of the market. It is the *accumulated impact* of dozens of mandates, not just one, that makes health insurance unaffordable.

Do you update your mandated cost estimates each year? CAHI annually reviews each mandated benefit cost with its Actuarial Working Group on Mandated Benefits. It is important to review the cost estimates annually because while a mandate may only cost less than 1 percent, over time the in-

creased frequency of use or the expansion of the mandate to include more services may drive up a mandate's cost. For example, for many years the autism mandate was estimated to affect premiums by less than one percent. But due to the growing frequency and scope of this benefit, our Actuarial Working Group on Mandated Benefits has revised this estimate to be 1-3 percent of premium.

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Since CAHI started tracking mandated benefits, we have seen in the range of 25 to 50 new mandated benefits annually. Today, CAHI has identified 2,156 mandated benefits, providers and covered persons nationwide.

MANDATES IN THE STATES: AK - DE

	Total	Est. Cost	AK	AL	AR	AZ	CA	CO	CT	DC	DE
BENEFITS											
AIDS/HIV Testing/Vaccine	10	<1%					Y				
Alcoholism/Substance Abuse	46	1% to 3%	Y	Y	Y		Y	Y	Y	Y	Y
Alzheimer's	4	<1%									
Ambulatory Surgery Centers	13	1% to 3%			Y	Y					
Ambulance Transportation and Services	13	<1%				Y			Y		
Ambulatory Cancer Treatment	3	<1%									
Anti-Psychotic Drugs	10	<1%									
Asthma Education & Self-Management	3	<1%					Y				
Attention Deficit Disorder	2	<1%									
Autism	25	1% to 3%				Y		Y	Y	Y	
Bilateral Cochlear Implant	2	<1%									
Blood Lead Poisoning Screening	8	<1%					Y		Y		Y
Blood Products	3	<1%									
Bone Marrow Transplant	9	<1%									
Bone Mass Measurement	16	<1%					Y				
Brain Injury	3	<1%									
Breast Reduction	1	<1%									
Breast Reconstruction	50	<1%	Y	Y	Y	Y	Y	Y	Y	Y	Y
Cancer Pain Medication Therapies	7	<1%							Y		
Cervical Cancer/HPV Screening	31	<1%	Y				Y	Y	Y	Y	Y
Chemotherapy	8	<1%							Y		
Circumcision	1	<1%									
Chlamydia Screening	4	<1%									
Cleft Lip and Palate	17	<1%					Y	Y			
Clinical Trial (Cancer)	28	<1%				Y	Y	Y	Y		Y
Colorectal Cancer Screening	34	<1%	Y	Y	Y		Y	Y	Y	Y	Y
Congenital Bleeding Disorder	3	<1%									
Congenital Defect	1	1% to 3%						Y			
Contraceptives	29	1% to 3%			Y	Y	Y		Y		Y
Dental Anesthesia	31	<1%			Y		Y	Y	Y		
Developmental Disability	1	<1%									
Diabetes Self-Management	38	<1%	Y		Y		Y	Y	Y	Y	
Diabetic Supplies	47	<1%	Y		Y	Y	Y	Y	Y	Y	Y
Drug Abuse Treatment	34	<1%	Y		Y		Y		Y	Y	Y
Early Intervention Service	7	<1%						Y			Y
Emergency Room Service	45	<1%	Y		Y	Y	Y	Y	Y	Y	Y

MANDATES IN THE STATES: AK - DE

	Total	Est. Cost	AK	AL	AR	AZ	CA	CO	CT	DC	DE
BENEFITS											
Habilitative Srvcs for Congenital or Genetic Defect	5	<1%								Y	
Hair Prosthesis	10	<1%							Y		Y
Hearing Aids for Minors	17	<1%			Y			Y	Y		Y
Heart Transplant	1	<1%									
Home Health Care	20	<1%				Y	Y	Y	Y		
Hospice Care	12	<1%			Y			Y			
HPV Vaccine	11	<1%						Y			
Hormone Replacement Therapy	4	<1%								Y	
In Vitro Fertilization	15	3% to 5%			Y		Y		Y		
Kidney Disease	2	<1%									
Long-Term Care	5	1% to 3%								Y	
Lyme Disease	3	<1%							Y		
Lymph Edema	3	<1%							Y		
Mammography Screening	50	<1%	Y	Y	Y	Y	Y	Y	Y	Y	Y
Mastectomy	25	<1%			Y	Y	Y		Y		
Mastectomy Minimum Stay	25	<1%			Y	Y	Y		Y		
Maternity	22	1% to 3%			Y		Y	Y			
Maternity Minimum Stay	50	<1%	Y	Y	Y	Y	Y	Y	Y	Y	Y
Mental Health General	42	1% to 3%		Y	Y	Y	Y	Y	Y	Y	
Mental Health Parity	48	5% to 10%	Y	Y	Y	Y	Y	Y	Y	Y	Y
Minimum Hysterectomy Stay	2	<1%									
Morbid Obesity Treatment	7	1% to 3%									
Neurodevelopment Therapy	1	<1%									
Newborn Hearing Screening	18	<1%	Y								Y
Newborn Sickle Cell Anemia Testing	4	<1%			Y						
Off-Label Drug Use	36	<1%		Y	Y		Y		Y		Y
Oriental Medicine	3	<1%									
Orthotics and/or Prosthetics	19	<1%			Y		Y	Y			
Ostomy Related Procedure & Supplies	1	<1%							Y		
Other Infertility Service	9	<1%					Y		Y		
Ovarian Cancer Screening	7	<1%									Y
PKU/Metabolic Disorder	33	<1%	Y		Y	Y	Y	Y	Y		Y
Port-Wine Stain Elimination	2	<1%									
Prescription Drugs	4	5% to 10%									

MANDATES IN THE STATES: AK - DE

	Total	Est. Cost	AK	AL	AR	AZ	CA	CO	CT	DC	DE
BENEFITS											
Prescription Inhalant	2	<1%									
Prostate Cancer Screening	36	<1%	Y	Y	Y		Y	Y	Y	Y	Y
Protein Screening	4	<1%									
Psychotropic Drugs	5	<1%									
Reconstructive Surgery	7	<1%				Y	Y	Y			
Rehabilitation Service	6	1% to 3%							Y		
Residential Crisis Service	3	<1%							Y		
Second Surgical Opinion	10	<1%					Y				
Shingles (Herpes Zoster) Vaccine	1	<1%									
Smoking Cessation	6	1% to 3%						Y	Y		
Special Footwear	2	<1%					Y				
Telemedicine	9	<1%					Y	Y			
Testicular Cancer Minimum Stay	2	<1%									
TMJ Disorder	19	<1%			Y						
Varicose Vein Removal	1	<1%									
Vision Care Service	1	<1%									
Well Child Care	33	1% to 3%	Y		Y		Y	Y	Y	Y	Y
Wilm's Tumor	1	<1%									
PROVIDERS											
Acupuncturist	12	1% to 3%	Y				Y				
Athletic Trainer	3	<1%			Y						
Birthing Center/Midwife	12	<1%						Y			Y
Chiropractor	4	<1%									
Chiropractor	44	<1%	Y	Y	Y	Y	Y	Y			Y
Dentist	33	3% to 5%	Y	Y	Y	Y	Y	Y	Y		
Denturist	3	<1%									
Dietician	4	<1%									
Drug Abuse Counselor	7	<1%	Y	Y	Y						
First Nurse Assistant	6	<1%									
Lay Midwife	4	<1%									
Licensed Health Professional	12	<1%			Y			Y			
Marriage/Family Therapist	17	<1%							Y		
Massage Therapist	2	<1%									
Naturopath	4	<1%	Y								
Nurse	11	<1%						Y			
Nurse Midwife	27	<1%	Y				Y	Y	Y		Y
Nurse Anesthetist	20	<1%		Y	Y	Y		Y			

MANDATES IN THE STATES: AK - DE

	Total	Est. Cost	AK	AL	AR	AZ	CA	CO	CT	DC	DE
PROVIDERS											
Nurse Practitioner	29	<1%	Y			Y	Y	Y	Y		Y
Psychiatric Nurse	18	<1%				Y	Y	Y	Y		
Occupational Therapist	9	1% to 3%	Y				Y		Y		
Optician	3	1% to 3%									
Optometrist	41	1% to 3%	Y	Y	Y	Y	Y	Y	Y		Y
Oral Surgeon	9	<1%				Y		Y			
Osteopath (D.O.)	23	1% to 3%	Y		Y	Y		Y			Y
Pain Management Specialist	3	1% to 3%						Y	Y		
Pastoral Counselor	3	<1%									
Pediatric Specialist	1	<1%									
Pharmacist	6	<1%		Y						Y	
Physical Therapist	15	1% to 3%	Y						Y		
Physician Assistant	15	<1%	Y	Y					Y		
Podiatrist	33	<1%		Y	Y	Y	Y	Y			Y
Professional Counselor	17	<1%			Y		Y				
Psychologist	44	1% to 3%	Y	Y	Y	Y	Y	Y	Y		
Public or Other Facility	19	<1%					Y		Y		
Social Worker	26	1% to 3%	Y				Y	Y	Y		
Speech or Hearing Therapist (Audiologist)	19	<1%			Y		Y	Y		Y	
COVERED PERSONS											
Adopted Children	44	<1%	Y		Y	Y	Y	Y	Y		
Continuation Dependent	45	<1%			Y	Y	Y		Y	Y	Y
Continuation Employee	46	<1%			Y	Y	Y	Y	Y	Y	
Conversion to Non-Group Coverage	41	1% to 3%			Y	Y	Y	Y	Y	Y	
Dependent Student/Adult	34	<1%	Y					Y	Y		Y
Foster Children	2	<1%									
Grandchildren	9	<1%	Y							Y	
Disabled Dependent Adult	42	1% to 3%			Y	Y	Y	Y	Y		
Newborn	51	1% to 3%	Y	Y	Y	Y	Y	Y	Y	Y	Y
Non-Custodial Children or Stepchild	15	<1%						Y	Y	Y	
Domestic Partner/Civil Union	18	<1%					Y	Y	Y	Y	

MANDATES IN THE STATES: FL - KY

	Total	Est. Cost	FL	GA	HI	IA	ID	IL	IN	KS	KY
BENEFITS											
AIDS/HIV Testing/Vaccine	10	<1%						Y	Y		Y
Alcoholism/Substance Abuse	46	1% to 3%	Y	Y	Y			Y	Y	Y	Y
Alzheimer's	4	<1%									Y
Ambulatory Surgery Centers	13	1% to 3%	Y	Y							Y
Ambulance Transportation and Services	13	<1%	Y								
Ambulatory Cancer Treatment	3	<1%									
Anti-Psychotic Drugs	10	<1%								Y	
Asthma Education and Self-Management	3	<1%									Y
Attention Deficit Disorder	2	<1%								Y	
Autism	25	1% to 3%	Y	Y		Y		Y	Y	Y	Y
Bilateral Cochlear Implant	2	<1%									Y
Blood Lead Poisoning Screening	8	<1%									
Blood Products	3	<1%									
Bone Marrow Transplant	9	<1%	Y	Y							Y
Bone Mass Measurement	16	<1%	Y	Y				Y		Y	Y
Brain Injury	3	<1%									Y
Breast Reduction	1	<1%									
Breast Reconstruction	50	<1%	Y	Y	Y	Y	Y	Y	Y	Y	Y
Cancer Pain Medication Therapies	7	<1%						Y			
Cervical Cancer/HPV Screening	31	<1%		Y				Y		Y	
Chemotherapy	8	<1%									
Circumcision	1	<1%									
Chlamydia Screening	4	<1%		Y							
Cleft Lip and Palate	17	<1%	Y				Y		Y		
Clinical Trial (Cancer)	28	<1%		Y					Y		
Colorectal Cancer Screening	34	<1%		Y				Y	Y		Y
Congenital Bleeding Disorder	3	<1%									
Congenital Defect	1	1% to 3%									
Contraceptives	29	1% to 3%		Y	Y	Y		Y			
Dental Anesthesia	31	<1%	Y	Y		Y		Y	Y	Y	Y
Developmental Disability	1	<1%									
Diabetes Self-Management	38	<1%	Y	Y	Y	Y		Y	Y	Y	Y
Diabetic Supplies	47	<1%	Y	Y	Y	Y		Y	Y	Y	Y
Drug Abuse Treatment	34	<1%	Y		Y					Y	
Early Intervention Service	7	<1%							Y		
Emergency Room Service	45	<1%	Y	Y	Y	Y	Y	Y	Y	Y	Y

MANDATES IN THE STATES: FL - KY

	Total	Est. Cost	FL	GA	HI	IA	ID	IL	IN	KS	KY
BENEFITS											
Habilitative Srvs for Congenital or Genetic Defect	5	<1%		Y				Y			
Hair Prosthesis	10	<1%									
Hearing Aids for Minors	17	<1%		Y							Y
Heart Transplant	1	<1%		Y							
Home Health Care	20	<1%	Y								Y
Hospice Care	12	<1%			Y						Y
HPV Vaccine	11	<1%	Y			Y		Y			
Hormone Replacement Therapy	4	<1%									
In Vitro Fertilization	15	3% to 5%		Y	Y			Y			
Kidney Disease	2	<1%									
Long-Term Care	5	1% to 3%									
Lyme Disease	3	<1%									
Lymph Edema	3	<1%									
Mammography Screening	50	<1%	Y	Y	Y	Y	Y	Y	Y	Y	Y
Mastectomy	25	<1%	Y	Y				Y	Y	Y	
Mastectomy Minimum Stay	25	<1%	Y	Y				Y		Y	
Maternity	22	1% to 3%		Y						Y	
Maternity Minimum Stay	50	<1%	Y	Y	Y	Y	Y	Y	Y	Y	Y
Mental Health General	42	1% to 3%	Y	Y	Y			Y		Y	Y
Mental Health Parity	48	5% to 10%		Y	Y	Y	Y	Y	Y	Y	Y
Minimum Hysterectomy Stay	2	<1%									
Morbid Obesity Treatment	7	1% to 3%		Y				Y	Y		
Neurodevelopment Therapy	1	<1%									
Newborn Hearing Screening	18	<1%	Y						Y		
Newborn Sickle Cell Anemia Testing	4	<1%									
Off-Label Drug Use	36	<1%		Y				Y	Y	Y	
Oriental Medicine	3	<1%	Y								Y
Orthotics and/or Prosthetics	19	<1%	Y			Y		Y	Y		
Ostomy Related Procedure & Supplies	1	<1%									
Other Infertility Service	9	<1%						Y			
Ovarian Cancer Screening	7	<1%		Y				Y			
PKU/Metabolic Disorder	33	<1%	Y		Y				Y		Y
Port-Wine Stain Elimination	2	<1%									
Prescription Drugs	4	5% to 10%									

MANDATES IN THE STATES: FL - KY

	Total	Est. Cost	FL	GA	HI	IA	ID	IL	IN	KS	KY
BENEFITS											
Prescription Inhalant	2	<1%						Y			
Prostate Cancer Screening	36	<1%		Y				Y	Y	Y	
Protein Screening	4	<1%	Y								Y
Psychotropic Drugs	5	<1%								Y	
Reconstructive Surgery	7	<1%									Y
Rehabilitation Service	6	1% to 3%									
Residential Crisis Service	3	<1%									
Second Surgical Opinion	10	<1%							Y		Y
Shingles (Herpes Zoster) Vaccine	1	<1%						Y			
Smoking Cessation	6	1% to 3%									
Special Footwear	2	<1%									
Telemedicine	9	<1%									Y
Testicular Cancer Minimum Stay	2	<1%	Y								
TMJ Disorder	19	<1%	Y	Y				Y			Y
Varicose Vein Removal	1	<1%									
Vision Care Service	1	<1%		Y							
Well Child Care	33	1% to 3%	Y	Y	Y	Y				Y	
Wilm's Tumor	1	<1%									
PROVIDERS											
Acupuncturist	12	1% to 3%	Y								
Athletic Trainer	3	<1%		Y							
Birthing Center/Midwife	12	<1%	Y								
Chiroprapist	4	<1%									Y
Chiropractor	44	<1%	Y	Y		Y		Y	Y	Y	Y
Dentist	33	3% to 5%				Y				Y	Y
Denturist	3	<1%									
Dietician	4	<1%									
Drug Abuse Counselor	7	<1%									
First Nurse Assistant	6	<1%		Y							
Lay Midwife	4	<1%									
Licensed Health Professional	12	<1%							Y	Y	
Marriage/Family Therapist	17	<1%	Y		Y			Y			
Massage Therapist	2	<1%									
Naturopath	4	<1%									
Nurse	11	<1%			Y	Y					
Nurse Midwife	27	<1%	Y								
Nurse Anesthetist	20	<1%							Y	Y	

MANDATES IN THE STATES: FL - KY

	Total	Est. Cost	FL	GA	HI	IA	ID	IL	IN	KS	KY
PROVIDERS											
Nurse Practitioner	29	<1%				Y				Y	
Psychiatric Nurse	18	<1%	Y								
Occupational Therapist	9	1% to 3%									
Optician	3	1% to 3%									
Optometrist	41	1% to 3%	Y	Y		Y				Y	Y
Oral Surgeon	9	<1%	Y						Y	Y	
Osteopath (D.O.)	23	1% to 3%	Y					Y		Y	Y
Pain Management Specialist	3	1% to 3%								Y	
Pastoral Counselor	3	<1%									
Pediatric Specialist	1	<1%									
Pharmacist	6	<1%								Y	
Physical Therapist	15	1% to 3%								Y	
Physician Assistant	15	<1%	Y			Y					Y
Podiatrist	33	<1%	Y					Y		Y	Y
Professional Counselor	17	<1%	Y					Y			
Psychologist	44	1% to 3%	Y	Y	Y			Y	Y	Y	Y
Public or Other Facility	19	<1%					Y				
Social Worker	26	1% to 3%	Y					Y		Y	
Speech or Hearing Therapist (Audiologist)	19	<1%					Y	Y			
COVERED PERSONS											
Adopted Children	44	<1%	Y	Y	Y	Y	Y	Y	Y	Y	Y
Continuation Dependent	45	<1%	Y	Y		Y		Y	Y	Y	Y
Continuation Employee	46	<1%	Y	Y	Y	Y		Y	Y	Y	Y
Conversion to Non-Group Coverage	41	1% to 3%	Y	Y		Y	Y	Y	Y	Y	Y
Dependent Student/Adult	34	<1%	Y	Y		Y	Y	Y	Y		Y
Foster Children	2	<1%									
Grandchildren	9	<1%									
Disabled Dependent Adult	42	1% to 3%	Y	Y	Y	Y	Y	Y	Y		Y
Newborn	51	1% to 3%	Y	Y	Y	Y	Y	Y	Y	Y	Y
Non-Custodial Children or Stepchild	15	<1%									
Domestic Partner/Civil Union	18	<1%			Y	Y					

MANDATES IN THE STATES: LA - MT

	Total	Est. Cost	LA	MA	MD	ME	MI	MN	MO	MS	MT
BENEFITS											
AIDS/HIV Testing/Vaccine	10	<1%				Y					
Alcoholism/Substance Abuse	46	1% to 3%	Y	Y	Y	Y	Y	Y	Y	Y	Y
Alzheimer's	4	<1%			Y						
Ambulatory Surgery Centers	13	1% to 3%	Y			Y		Y	Y		
Ambulance Transportation and Services	13	<1%	Y			Y	Y			Y	
Ambulatory Cancer Treatment	3	<1%				Y					
Anti-Psychotic Drugs	10	<1%						Y			
Asthma Education and Self-Management	3	<1%									
Attention Deficit Disorder	2	<1%	Y								
Autism	25	1% to 3%	Y		Y						Y
Bilateral Cochlear Implant	2	<1%									
Blood Lead Poisoning Screening	8	<1%		Y					Y		
Blood Products	3	<1%			Y						
Bone Marrow Transplant	9	<1%	Y	Y					Y		
Bone Mass Measurement	16	<1%	Y		Y				Y		
Brain Injury	3	<1%									
Breast Reduction	1	<1%				Y					
Breast Reconstruction	50	<1%	Y	Y	Y	Y	Y	Y	Y	Y	Y
Cancer Pain Medication Therapies	7	<1%	Y			Y					
Cervical Cancer/HPV Screening	31	<1%	Y	Y	Y	Y		Y	Y		
Chemotherapy	8	<1%						Y			
Circumcision	1	<1%									
Chlamydia Screening	4	<1%			Y						
Cleft Lip and Palate	17	<1%	Y		Y			Y			
Clinical Trial (Cancer)	28	<1%	Y	Y	Y	Y		Y	Y		
Colorectal Cancer Screening	34	<1%	Y		Y	Y		Y	Y		
Congenital Bleeding Disorder	3	<1%									
Congenital Defect	1	1% to 3%									
Contraceptives	29	1% to 3%		Y	Y	Y		Y	Y		Y
Dental Anesthesia	31	<1%	Y		Y	Y		Y	Y	Y	
Developmental Disability	1	<1%									
Diabetes Self-Management	38	<1%		Y	Y		Y	Y		Y	Y
Diabetic Supplies	47	<1%	Y	Y	Y	Y	Y	Y	Y	Y	Y
Drug Abuse Treatment	34	<1%	Y	Y	Y	Y	Y	Y	Y		Y
Early Intervention Service	7	<1%		Y							
Emergency Room Service	45	<1%	Y	Y	Y		Y	Y	Y		

MANDATES IN THE STATES: LA - MT

	Total	Est. Cost	LA	MA	MD	ME	MI	MN	MO	MS	MT
BENEFITS											
Habilitative Srvc for Congenital or Genetic Defect	5	<1%			Y	Y					
Hair Prosthesis	10	<1%		Y	Y			Y	Y		
Hearing Aids for Minors	17	<1%	Y		Y	Y		Y			
Heart Transplant	1	<1%									
Home Health Care	20	<1%		Y	Y	Y					Y
Hospice Care	12	<1%		Y	Y	Y	Y				
HPV Vaccine	11	<1%			Y						
Hormone Replacement Therapy	4	<1%		Y							
In Vitro Fertilization	15	3% to 5%	Y	Y	Y						
Kidney Disease	2	<1%									
Long-Term Care	5	1% to 3%			Y						
Lyme Disease	3	<1%						Y			
Lymph Edema	3	<1%									
Mammography Screening	50	<1%	Y	Y	Y	Y	Y	Y	Y	Y	Y
Mastectomy	25	<1%	Y			Y		Y	Y		Y
Mastectomy Minimum Stay	25	<1%	Y		Y	Y			Y		Y
Maternity	22	1% to 3%		Y	Y			Y	Y		Y
Maternity Minimum Stay	50	<1%	Y	Y	Y	Y	Y	Y	Y	Y	Y
Mental Health General	42	1% to 3%	Y	Y	Y	Y	Y	Y	Y	Y	Y
Mental Health Parity	48	5% to 10%	Y	Y	Y	Y		Y	Y	Y	Y
Minimum Hysterectomy Stay	2	<1%									
Morbid Obesity Treatment	7	1% to 3%			Y						
Neurodevelopment Therapy	1	<1%									
Newborn Hearing Screening	18	<1%		Y	Y				Y		Y
Newborn Sickle Cell Anemia Testing	4	<1%									
Off-Label Drug Use	36	<1%	Y	Y	Y	Y	Y	Y	Y	Y	
Oriental Medicine	3	<1%									
Orthotics and/or Prosthetics	19	<1%	Y	Y	Y	Y					
Ostomy Related Procedure& Supplies	1	<1%									
Other Infertility Service	9	<1%		Y				Y			
Ovarian Cancer Screening	7	<1%						Y			
PKU/Metabolic Disorder	33	<1%	Y	Y	Y	Y		Y	Y		Y
Port-Wine Stain Elimination	2	<1%						Y			
Prescription Drugs	4	5% to 10%									

MANDATES IN THE STATES: LA - MT

	Total	Est. Cost	LA	MA	MD	ME	MI	MN	MO	MS	MT
BENEFITS											
Prescription Inhalant	2	<1%									
Prostate Cancer Screening	36	<1%	Y		Y	Y		Y	Y		
Protein Screening	4	<1%									
Psychotropic Drugs	5	<1%						Y			
Reconstructive Surgery	7	<1%						Y			
Rehabilitation Service	6	1% to 3%	Y	Y		Y					
Residential Crisis Service	3	<1%			Y						
Second Surgical Opinion	10	<1%			Y				Y		
Shingles (Herpes Zoster) Vaccine	1	<1%									
Smoking Cessation	6	1% to 3%			Y						
Special Footwear	2	<1%									
Telemedicine	9	<1%	Y			Y					
Testicular Cancer Minimum Stay	2	<1%			Y						
TMJ Disorder	19	<1%			Y			Y		Y	
Varicose Vein Removal	1	<1%				Y					
Vision Care Service	1	<1%									
Well Child Care	33	1% to 3%	Y	Y	Y			Y	Y	Y	Y
Wilm's Tumor	1	<1%									
PROVIDERS											
Acupuncturist	12	1% to 3%				Y					Y
Athletic Trainer	3	<1%									
Birthing Center/Midwife	12	<1%				Y	Y				
Chiroprapist	4	<1%									
Chiropractor	44	<1%	Y	Y	Y	Y	Y	Y	Y		Y
Dentist	33	3% to 5%	Y	Y	Y	Y	Y	Y	Y	Y	
Denturist	3	<1%									
Dietician	4	<1%						Y			
Drug Abuse Counselor	7	<1%									
First Nurse Assistant	6	<1%	Y			Y					
Lay Midwife	4	<1%					Y				
Licensed Health Professional	12	<1%			Y			Y			
Marriage/Family Therapist	17	<1%	Y		Y	Y		Y	Y	Y	
Massage Therapist	2	<1%			Y						
Naturopath	4	<1%									Y
Nurse	11	<1%						Y			
Nurse Midwife	27	<1%		Y	Y	Y	Y	Y		Y	Y
Nurse Anesthetist	20	<1%		Y	Y	Y		Y		Y	Y

MANDATES IN THE STATES: LA - MT

	Total	Est. Cost	LA	MA	MD	ME	MI	MN	MO	MS	MT
PROVIDERS											
Nurse Practitioner	29	<1%			Y	Y		Y	Y	Y	Y
Psychiatric Nurse	18	<1%		Y		Y		Y		Y	
Occupational Therapist	9	1% to 3%	Y					Y			
Optician	3	1% to 3%						Y			
Optometrist	41	1% to 3%	Y	Y	Y	Y	Y	Y	Y	Y	
Oral Surgeon	9	<1%					Y				
Osteopath (D.O.)	23	1% to 3%						Y			
Pain Management Specialist	3	1% to 3%									
Pastoral Counselor	3	<1%				Y					
Pediatric Specialist	1	<1%		Y							
Pharmacist	6	<1%						Y			
Physical Therapist	15	1% to 3%	Y		Y			Y			Y
Physician Assistant	15	<1%			Y		Y				Y
Podiatrist	33	<1%	Y	Y	Y		Y	Y	Y		
Professional Counselor	17	<1%		Y						Y	Y
Psychologist	44	1% to 3%	Y	Y	Y	Y	Y	Y	Y	Y	Y
Public or Other Facility	19	<1%	Y		Y	Y		Y		Y	Y
Social Worker	26	1% to 3%	Y	Y	Y	Y		Y		Y	Y
Speech or Hearing Therapist (Audiologist)	19	<1%	Y	Y				Y	Y		
COVERED PERSONS											
Adopted Children	44	<1%	Y	Y	Y			Y		Y	Y
Continuation Dependent	45	<1%	Y	Y	Y	Y		Y	Y	Y	Y
Continuation Employee	46	<1%	Y	Y	Y	Y		Y	Y	Y	Y
Conversion to Non-Group Coverage	41	1% to 3%	Y		Y		Y	Y	Y		Y
Dependent Student/Adult	34	<1%	Y		Y	Y		Y	Y		Y
Foster Children	2	<1%		Y							
Grandchildren	9	<1%			Y			Y			
Disabled Dependent Adult	42	1% to 3%	Y	Y	Y		Y	Y	Y	Y	Y
Newborn	51	1% to 3%	Y	Y	Y	Y	Y	Y	Y	Y	Y
Non-Custodial Children or Stepchild	15	<1%				Y		Y			Y
Domestic Partner/Civil Union	18	<1%			Y	Y					

MANDATES IN THE STATES: NC - OH

	Total	Est. Cost	NC	ND	NE	NH	NJ	NM	NV	NY	OH
BENEFITS											
AIDS/HIV Testing/Vaccine	10	<1%									
Alcoholism/Substance Abuse	46	1% to 3%	Y	Y	Y	Y	Y	Y	Y	Y	Y
Alzheimer's	4	<1%									
Ambulatory Surgery Centers	13	1% to 3%			Y					Y	
Ambulance Transportation and Services	13	<1%							Y	Y	
Ambulatory Cancer Treatment	3	<1%								Y	
Anti-Psychotic Drugs	10	<1%						Y		Y	
Asthma Education and Self-Management	3	<1%									
Attention Deficit Disorder	2	<1%									
Aulism	25	1% to 3%				Y	Y	Y	Y	Y	
Bilateral Cochlear Implant	2	<1%									
Blood Lead Poisoning Screening	8	<1%					Y				
Blood Products	3	<1%								Y	
Bone Marrow Transplant	9	<1%				Y	Y				
Bone Mass Measurement	16	<1%	Y					Y		Y	
Brain Injury	3	<1%									
Breast Reduction	1	<1%									
Breast Reconstruction	50	<1%	Y	Y	Y	Y	Y	Y	Y	Y	Y
Cancer Pain Medication Therapies	7	<1%			Y					Y	
Cervical Cancer/HPV Screening	31	<1%	Y				Y	Y	Y	Y	Y
Chemotherapy	8	<1%								Y	
Circumcision	1	<1%						Y			
Chlamydia Screening	4	<1%									
Cleft Lip and Palate	17	<1%	Y		Y						
Clinical Trial (Cancer)	28	<1%	Y			Y		Y	Y	Y	Y
Colorectal Cancer Screening	34	<1%	Y	Y	Y		Y	Y	Y		
Congenital Bleeding Disorder	3	<1%					Y				
Congenital Defect	1	1% to 3%									
Contraceptives	29	1% to 3%	Y			Y	Y	Y	Y	Y	
Dental Anesthesia	31	<1%	Y	Y	Y	Y	Y	Y	Y		
Developmental Disability	1	<1%				Y					
Diabetes Self-Management	38	<1%	Y		Y		Y	Y	Y	Y	
Diabetic Supplies	47	<1%	Y		Y	Y	Y	Y	Y	Y	
Drug Abuse Treatment	34	<1%	Y	Y		Y		Y	Y	Y	
Early Intervention Service	7	<1%				Y					
Emergency Room Service	45	<1%	Y	Y	Y	Y	Y	Y	Y	Y	Y

MANDATES IN THE STATES: NC - OH

	Total	Est. Cost	NC	ND	NE	NH	NJ	NM	NV	NY	OH
BENEFITS											
Habilitative Srvs for Congenital or Genetic Defect	5	<1%									
Hair Prosthesis	10	<1%				Y		Y			
Hearing Aids for Minors	17	<1%		Y			Y				
Heart Transplant	1	<1%									
Home Health Care	20	<1%					Y	Y	Y	Y	
Hospice Care	12	<1%							Y	Y	
HPV Vaccine	11	<1%		Y				Y	Y		
Hormone Replacement Therapy	4	<1%							Y	Y	
In Vitro Fertilization	15	3% to 5%					Y	Y		Y	
Kidney Disease	2	<1%									
Long-Term Care	5	1% to 3%									
Lyme Disease	3	<1%									
Lymph Edema	3	<1%	Y								
Mammography Screening	50	<1%	Y	Y	Y	Y	Y	Y	Y	Y	Y
Mastectomy	25	<1%	Y		Y			Y		Y	
Mastectomy Minimum Stay	25	<1%	Y				Y	Y		Y	
Maternity	22	1% to 3%	Y			Y	Y	Y		Y	
Maternity Minimum Stay	50	<1%	Y	Y	Y	Y	Y	Y	Y	Y	Y
Mental Health General	42	1% to 3%	Y	Y	Y	Y			Y	Y	Y
Mental Health Parity	48	5% to 10%	Y	Y	Y	Y	Y	Y	Y	Y	Y
Minimum Hysterectomy Stay	2	<1%									
Morbid Obesity Treatment	7	1% to 3%				Y					
Neurodevelopment Therapy	1	<1%									
Newborn Hearing Screening	18	<1%	Y	Y	Y		Y	Y			Y
Newborn Sickle Cell Anemia Testing	4	<1%			Y						
Off-Label Drug Use	36	<1%	Y	Y	Y	Y	Y	Y	Y	Y	Y
Oriental Medicine	3	<1%						Y			
Orthotics and/or Prosthetics	19	<1%				Y				Y	
Ostomy Related Procedure & Supplies	1	<1%									
Other Infertility Service	9	<1%					Y	Y			
Ovarian Cancer Screening	7	<1%	Y								
PKU/Metabolic Disorder	33	<1%		Y		Y	Y	Y	Y		
Port-Wine Stain Elimination	2	<1%									
Prescription Drugs	4	5% to 10%									

MANDATES IN THE STATES: NC - OH

	Total	Est. Cost	NC	ND	NE	NH	NJ	NM	NV	NY	OH
BENEFITS											
Prescription Inhalant	2	<1%									
Prostate Cancer Screening	36	<1%	Y	Y			Y	Y	Y	Y	
Protein Screening	4	<1%						Y			
Psychotropic Drugs	5	<1%								Y	
Reconstructive Surgery	7	<1%				Y					
Rehabilitation Service	6	1% to 3%									
Residential Crisis Service	3	<1%				Y					
Second Surgical Opinion	10	<1%					Y			Y	
Shingles (Herpest Zoster) Vaccine	1	<1%									
Smoking Cessation	6	1% to 3%						Y			
Special Footwear	2	<1%									
Telemedicine	9	<1%				Y					
Testicular Cancer Minimum Stay	2	<1%									
TMJ Disorder	19	<1%	Y	Y	Y			Y	Y		
Varicose Vein Removal	1	<1%									
Vision Care Service	1	<1%									
Well Child Care	33	1% to 3%	Y		Y		Y	Y		Y	Y
Wilm's Tumor	1	<1%					Y				
PROVIDERS											
Acupuncturist	12	1% to 3%						Y	Y		
Athletic Trainer	3	<1%									
Birthing Center/Midwife	12	<1%	Y			Y		Y		Y	
Chiropracist	4	<1%					Y				
Chiropractor	44	<1%	Y	Y	Y	Y	Y	Y	Y	Y	Y
Dentist	33	3% to 5%	Y		Y		Y	Y	Y		Y
Denturist	3	<1%									Y
Dietician	4	<1%									
Drug Abuse Counselor	7	<1%							Y	Y	
First Nurse Assistant	6	<1%							Y		
Lay Midwife	4	<1%						Y			
Licensed Health Professional	12	<1%									
Marriage/Family Therapist	17	<1%	Y			Y			Y		
Massage Therapist	2	<1%									
Naturopath	4	<1%									
Nurse	11	<1%	Y	Y			Y		Y	Y	
Nurse Midwife	27	<1%	Y	Y			Y	Y	Y	Y	Y
Nurse Anesthetist	20	<1%	Y	Y				Y	Y		

MANDATES IN THE STATES: NC - OH

	Total	Est. Cost	NC	ND	NE	NH	NJ	NM	NV	NY	OH
BENEFITS											
Nurse Practitioner	29	<1%	Y	Y		Y		Y	Y		
Psychiatric Nurse	18	<1%	Y	Y					Y		Y
Occupational Therapist	9	1% to 3%								Y	
Optician	3	1% to 3%									
Optometrist	41	1% to 3%	Y		Y	Y	Y	Y		Y	Y
Oral Surgeon	9	<1%									
Osteopath (D.O.)	23	1% to 3%			Y	Y		Y			Y
Pain Management Specialist	3	1% to 3%									
Pastoral Counselor	3	<1%	Y			Y					
Pediatric Specialist	1	<1%									
Pharmacist	6	<1%	Y								
Physical Therapist	15	1% to 3%					Y	Y		Y	
Physician Assistant	15	<1%	Y								
Podiatrist	33	<1%	Y		Y	Y		Y			Y
Professional Counselor	17	<1%	Y	Y		Y					Y
Psychologist	44	1% to 3%	Y	Y	Y	Y	Y	Y	Y		Y
Public or Other Facility	19	<1%	Y		Y						
Social Worker	26	1% to 3%	Y	Y		Y			Y		
Speech or Hearing Therapist (Audiologist)	19	<1%					Y				
COVERED PERSONS											
Adopted Children	44	<1%	Y	Y	Y	Y		Y	Y	Y	Y
Continuation Dependent	45	<1%	Y	Y	Y	Y	Y	Y	Y	Y	Y
Continuation Employee	46	<1%	Y	Y	Y	Y	Y	Y	Y	Y	Y
Conversion to Non-Group Coverage	41	1% to 3%	Y	Y	Y		Y	Y	Y	Y	Y
Dependent Student/Adult	34	<1%		Y	Y	Y	Y	Y		Y	
Foster Children	2	<1%	Y								
Grandchildren	9	<1%			Y	Y				Y	
Disabled Dependent Adult	42	1% to 3%	Y	Y	Y	Y	Y	Y	Y	Y	Y
Newborn	51	1% to 3%	Y	Y	Y	Y	Y	Y	Y	Y	Y
Non-Custodial Children or Stepchild	15	<1%		Y				Y		Y	Y
Domestic Partner/Civil Union	1	<1%			Y	Y	Y	Y			

MANDATES IN THE STATES: OK - UT

	Total	Est. Cost	OK	OR	PA	RI	SC	SD	TN	TX	UT
BENEFITS											
AIDS/HIV Testing/Vaccine	10	<1%	Y								
Alcoholism/Substance Abuse	46	1% to 3%		Y	Y	Y	Y	Y	Y	Y	Y
Alzheimer's	4	<1%								Y	
Ambulatory Surgery Centers	13	1% to 3%	Y								
Ambulance Transportation and Services	13	<1%	Y	Y	Y	Y					
Ambulatory Cancer Treatment	3	<1%			Y						
Anti-Psychotic Drugs	10	<1%		Y		Y					Y
Asthma Education and Self-Management	3	<1%				Y					
Attention Deficit Disorder	2	<1%									
Autism	25	1% to 3%		Y	Y	Y	Y		Y	Y	
Bilateral Cochlear Implant	2	<1%		Y							
Blood Lead Poisoning Screening	8	<1%				Y					
Blood Products	3	<1%									
Bone Marrow Transplant	9	<1%							Y		
Bone Mass Measurement	16	<1%	Y				Y		Y	Y	
Brain Injury	3	<1%		Y						Y	
Breast Reduction	1	<1%									
Breast Reconstruction	50	<1%	Y	Y	Y	Y	Y	Y	Y	Y	Y
Cancer Pain Medication Therapies	7	<1%				Y					
Cervical Cancer/HPV Screening	31	<1%	Y	Y	Y	Y	Y		Y	Y	
Chemotherapy	8	<1%		Y	Y	Y			Y		
Circumcision	1	<1%									
Chlamydia Screening	4	<1%				Y			Y		
Cleft Lip and Palate	17	<1%			Y		Y				Y
Clinical Trial (Cancer)	28	<1%		Y		Y			Y	Y	
Colorectal Cancer Screening	34	<1%	Y	Y	Y	Y			Y	Y	
Congenital Bleeding Disorder	3	<1%									
Congenital Defect	1	1% to 3%									
Contraceptives	29	1% to 3%	Y	Y		Y				Y	
Dental Anesthesia	31	<1%	Y					Y		Y	
Developmental Disability	1	<1%									
Diabetes Self-Management	38	<1%	Y	Y	Y	Y		Y		Y	Y
Diabetic Supplies	47	<1%	Y	Y	Y	Y	Y	Y	Y	Y	Y
Drug Abuse Treatment	34	<1%		Y	Y	Y	Y		Y	Y	Y
Early Intervention Service	7	<1%				Y					
Emergency Room Service	45	<1%	Y	Y	Y	Y	Y	Y	Y	Y	Y

MANDATES IN THE STATES: OK - UT

	Total	Est. Cost	OK	OR	PA	RI	SC	SD	TN	TX	UT
BENEFITS											
Habilitative Srvcs for Congenital or Genetic Defect	5	<1%									
Hair Prosthesis	10	<1%	Y			Y					
Hearing Aids for Minors	17	<1%	Y	Y		Y				Y	
Heart Transplant	1	<1%									
Home Health Care	20	<1%			Y	Y				Y	
Hospice Care	12	<1%									
HPV Vaccine	11	<1%		Y						Y	
Hormone Replacement Therapy	4	<1%									
In Vitro Fertilization	15	3% to 5%				Y				Y	
Kidney Disease	2	<1%				Y					
Long-Term Care	5	1% to 3%		Y							
Lyme Disease	3	<1%				Y					
Lymph Edema	3	<1%									
Mammography Screening	50	<1%	Y	Y	Y	Y	Y	Y	Y	Y	
Mastectomy	25	<1%	Y	Y	Y	Y	Y				
Mastectomy Minimum Stay	25	<1%	Y		Y	Y	Y		Y	Y	
Maternity	22	1% to 3%	Y	Y		Y					
Maternity Minimum Stay	50	<1%	Y	Y	Y	Y	Y	Y	Y	Y	Y
Mental Health General	42	1% to 3%	Y	Y	Y	Y	Y		Y	Y	Y
Mental Health Parity	48	5% to 10%	Y	Y	Y	Y	Y	Y	Y	Y	Y
Minimum Hysterectomy Stay	2	<1%				Y					
Morbid Obesity Treatment	7	1% to 3%								Y	
Neurodevelopment Therapy	1	<1%									
Newborn Hearing Screening	18	<1%							Y	Y	
Newborn Sickle Cell Anemia Testing	4	<1%	Y								
Off-Label Drug Use	36	<1%	Y	Y		Y	Y	Y	Y	Y	
Oriental Medicine	3	<1%									
Orthotics and/or Prosthetics	19	<1%		Y	Y	Y				Y	
Ostomy Related Procedure & Supplies	1	<1%									
Other Infertility Service	9	<1%				Y					
Ovarian Cancer Screening	7	<1%			Y	Y					
PKU/Metabolic Disorder	33	<1%	Y	Y	Y	Y		Y	Y	Y	Y
Port-Wine Stain Elimination	2	<1%									
Prescription Drugs	4	5% to 10%			Y	Y					

MANDATES IN THE STATES: OK - UT

	Total	Est. Cost	OK	OR	PA	RI	SC	SD	TN	TX	UT
BENEFITS											
Prescription Inhalant	2	<1%									
Prostate Cancer Screening	36	<1%	Y	Y	Y	Y	Y	Y	Y	Y	
Protein Screening	4	<1%			Y						
Psychotropic Drugs	5	<1%									Y
Reconstructive Surgery	7	<1%									
Rehabilitation Service	6	1% to 3%								Y	
Residential Crisis Service	3	<1%									
Second Surgical Opinion	10	<1%				Y					
Shingles (Herpes Zoster) Vaccine	1	<1%									
Smoking Cessation	6	1% to 3%		Y		Y					
Special Footwear	2	<1%			Y						
Telemedicine	9	<1%		Y	Y					Y	
Testicular Cancer Minimum Stay	2	<1%									
TMJ Disorder	19	<1%								Y	
Varicose Vein Removal	1	<1%									
Vision Care Service	1	<1%									
Well Child Care	33	1% to 3%	Y		Y	Y				Y	Y
Wilm's Tumor	1	<1%									
PROVIDERS											
Acupuncturist	12	1% to 3%		Y		Y				Y	
Athletic Trainer	3	<1%									
Birthing Center/Midwife	12	<1%			Y	Y					
Chiropracist	4	<1%									
Chiropractor	44	<1%	Y		Y	Y	Y	Y	Y	Y	
Dentist	33	3% to 5%	Y	Y				Y	Y	Y	
Denturist	3	<1%		Y							
Dietician	4	<1%			Y					Y	
Drug Abuse Counselor	7	<1%			Y	Y					
First Nurse Assistant	6	<1%				Y				Y	
Lay Midwife	4	<1%			Y	Y					
Licensed Health Professional	12	<1%				Y		Y			Y
Marriage/Family Therapist	17	<1%		Y		Y				Y	
Massage Therapist	2	<1%									
Naturopath	4	<1%									
Nurse	11	<1%			Y						
Nurse Midwife	27	<1%	Y		Y			Y	Y		
Nurse Anesthetist	20	<1%			Y			Y			

MANDATES IN THE STATES: OK - UT

	Total	Est. Cost	OK	OR	PA	RI	SC	SD	TN	TX	UT
PROVIDERS											
Nurse Practitioner	29	<1%		Y	Y	Y		Y	Y	Y	
Psychiatric Nurse	18	<1%			Y	Y					
Occupational Therapist	9	1% to 3%			Y					Y	
Optician	3	1% to 3%				Y					
Optometrist	41	1% to 3%	Y	Y	Y	Y	Y	Y	Y	Y	
Oral Surgeon	9	<1%				Y					
Osteopath (D.O.)	23	1% to 3%	Y		Y	Y		Y		Y	
Pain Management Specialist	3	1% to 3%									
Pastoral Counselor	3	<1%									
Pediatric Specialist	1	<1%									
Pharmacist	6	<1%									
Physical Therapist	15	1% to 3%			Y					Y	
Physician Assistant	15	<1%		Y	Y					Y	
Podiatrist	33	<1%	Y		Y	Y	Y	Y	Y	Y	Y
Professional Counselor	17	<1%			Y	Y			Y	Y	
Psychologist	44	1% to 3%	Y	Y	Y	Y	Y	Y	Y	Y	Y
Public or Other Facility	19	<1%		Y		Y			Y	Y	
Social Worker	26	1% to 3%		Y	Y		Y	Y	Y	Y	
Speech or Hearing Therapist (Audiologist)	19	<1%	Y		Y		Y		Y	Y	
COVERED PERSONS											
Adopted Children	44	<1%	Y	Y	Y	Y	Y	Y	Y	Y	Y
Continuation Dependent	45	<1%	Y	Y	Y	Y	Y	Y	Y	Y	Y
Continuation Employee	46	<1%	Y	Y	Y	Y	Y	Y	Y	Y	Y
Conversion to Non-Group Coverage	41	1% to 3%		Y	Y	Y	Y		Y	Y	Y
Dependent Student/Adult	34	<1%		Y	Y	Y		Y	Y	Y	Y
Foster Children	2	<1%									
Grandchildren	9	<1%								Y	
Disabled Dependent Adult	42	1% to 3%			Y	Y	Y	Y	Y	Y	Y
Newborn	51	1% to 3%	Y	Y	Y	Y	Y	Y	Y	Y	Y
Non-Custodial Children or Stepchild	15	<1%		Y					Y		Y
Domestic Partner/Civil Union	18	<1%		Y	Y	Y					

MANDATES IN THE STATES: VA - WY

	Total	Est. Cost	VA	VT	WA	WI	WV	WY
BENEFITS								
AIDS/HIV Testing/Vaccine	10	<1%		Y	Y	Y	Y	
Alcoholism/Substance Abuse	46	1% to 3%	Y	Y	Y	Y	Y	
Alzheimer's	4	<1%		Y				
Ambulatory Surgery	13	1% to 3%		Y		Y		
Ambulance Transportation and Services	13	<1%						
Ambulatory Cancer Treatment	3	<1%						
Anti-Psychotic Drugs	10	<1%		Y	Y	Y		
Asthma Education and Self-Management	3	<1%						
Attention Deficit Disorder	2	<1%						
Autism	25	1% to 3%						
Bilateral Cochlear Implant	2	<1%						
Blood Lead Poisoning Screening	8	<1%				Y		
Blood Products	3	<1%	Y					
Bone Marrow Transplant	9	<1%						
Bone Mass Measurement	16	<1%						
Brain Injury	3	<1%						
Breast Reduction	1	<1%						
Breast Reconstruction	50	<1%	Y		Y	Y	Y	Y
Cancer Pain Medication Therapies	7	<1%						
Cervical Cancer/HPV Screening	31	<1%	Y				Y	Y
Chemotherapy	8	<1%		Y				
Circumcision	1	<1%						
Chlamydia Screening	4	<1%						
Cleft Lip and Palate	17	<1%	Y	Y	Y	Y		
Clinical Trial (Cancer)	28	<1%	Y	Y		Y	Y	Y
Colorectal Cancer Screening	34	<1%	Y	Y	Y		Y	Y
Congenital Bleeding Disorder	3	<1%	Y	Y				
Congenital Defect	1	1% to 3%						
Contraceptives	29	1% to 3%	Y	Y	Y		Y	
Dental Anesthesia	31	<1%	Y		Y	Y	Y	
Developmental Disability	1	<1%						
Diabetes Self-Management	38	<1%	Y	Y	Y	Y		Y
Diabetic Supplies	47	<1%	Y	Y	Y	Y	Y	Y
Drug Abuse Treatment	34	<1%	Y	Y	Y	Y		
Early Intervention Service	7	<1%	Y					
Emergency Room Service	45	<1%		Y	Y	Y	Y	

MANDATES IN THE STATES: VA - WY

	Total	Est. Cost	VA	VT	WA	WI	WV	WY
BENEFITS								
Habilitative Srvcs for Congenital or Genetic Defect	5	<1%						
Hair Prosthesis	10	<1%						
Hearing Aids for Minors	17	<1%				Y		
Heart Transplant	1	<1%						
Home Health Care	20	<1%		Y	Y	Y		
Hospice Care	12	<1%	Y		Y			
HPV Vaccine	11	<1%			Y			
Hormone Replacement Therapy	4	<1%						
In Vitro Fertilization	15	3% to 5%					Y	
Kidney Disease	2	<1%				Y		
Long-Term Care	5	1% to 3%		Y			Y	
Lyme Disease	3	<1%						
Lymph Edema	3	<1%	Y					
Mammography Screening	50	<1%	Y	Y	Y	Y	Y	Y
Mastectomy	25	<1%	Y					Y
Mastectomy Minimum Stay	25	<1%	Y				Y	
Maternity	22	1% to 3%	Y	Y	Y			Y
Maternity Minimum Stay	50	<1%	Y	Y	Y		Y	Y
Mental Health General	42	1% to 3%	Y	Y	Y	Y	Y	
Mental Health Parity	48	5% to 10%	Y	Y	Y	Y	Y	
Minimum Hysterectomy Stay	2	<1%	Y					
Morbid Obesity Treatment	7	1% to 3%	Y					
Neurodevelopment Therapy	1	<1%			Y			
Newborn Hearing Screening	18	<1%	Y				Y	
Newborn Sickle Cell Anemia Testing	4	<1%	Y					
Off-Label Drug Use	36	<1%	Y	Y	Y			
Oriental Medicine	3	<1%						
Orthotics and/or Prosthetics	19	<1%	Y	Y				
Ostomy Related Procedure & Supplies	1	<1%						
Other Infertility Service	9	<1%					Y	
Ovarian Cancer Screening	7	<1%						
PKU/Metabolic Disorder	33	<1%		Y	Y			
Port-Wine Stain Elimination	2	<1%			Y			
Prescription Drugs	4	5% to 10%		Y	Y			

MANDATES IN THE STATES: VA - WY

	Total	Est. Cost	VA	VT	WA	WI	WV	WY
BENEFITS								
Prescription Inhalant	2	<1%		Y				
Prostate Cancer Screening	36	<1%	Y	Y	Y		Y	Y
Protein Screening	4	<1%						
Psychotropic Drugs	5	<1%				Y		
Reconstructive Surgery	7	<1%		Y				
Rehabilitation Service	6	1% to 3%					Y	
Residential Crisis Service	3	<1%						
Second Surgical Opinion	10	<1%			Y		Y	
Shingles (Herpes Zoster) Vaccine	1	<1%						
Smoking Cessation	6	1% to 3%						
Special Footwear	2	<1%						
Telemedicine	9	<1%						
Testicular Cancer Minimum Stay	2	<1%						
TMJ Disorder	19	<1%	Y	Y	Y	Y	Y	
Varicose Vein Removal	1	<1%						
Vision Care Service	1	<1%						
Well Child Care	33	1% to 3%	Y			Y	Y	
Wilm's Tumor	1	<1%						
PROVIDERS								
Acupuncturist	12	1% to 3%	Y		Y			
Athletic Trainer	3	<1%		Y				
Birthing Center/Midwife	12	<1%			Y			
Chiroprapist	4	<1%	Y		Y			
Chiropractor	44	<1%	Y	Y	Y	Y	Y	Y
Dentist	33	3% to 5%	Y		Y	Y		Y
Denturist	3	<1%			Y			
Dietician	4	<1%						Y
Drug Abuse Counselor	7	<1%						
First Nurse Assistant	6	<1%						
Lay Midwife	4	<1%						
Licensed Health Professional	12	<1%			Y	Y		Y
Marriage/Family Therapist	17	<1%	Y					
Massage Therapist	2	<1%			Y			
Naturopath	4	<1%		Y	Y			
Nurse	11	<1%			Y			
Nurse Midwife	27	<1%	Y		Y		Y	
Nurse Anesthetist	20	<1%			Y			Y

MANDATES IN THE STATES: VA - WY

	Total	Est. Cost	VA	VT	WA	WI	WV	WY
PROVIDERS								
Nurse Practitioner	29	<1%			Y	Y	Y	Y
Psychiatric Nurse	18	<1%	Y				Y	Y
Occupational Therapist	9	1% to 3%						Y
Optician	3	1% to 3%	Y					
Optometrist	41	1% to 3%	Y		Y	Y	Y	Y
Oral Surgeon	9	<1%		Y				Y
Osteopath (D.O.)	23	1% to 3%	Y		Y		Y	Y
Pain Management Specialist	3	1% to 3%						
Pastoral Counselor	3	<1%						
Pediatric Specialist	1	<1%						
Pharmacist	6	<1%	Y					
Physical Therapist	15	1% to 3%	Y		Y			Y
Physician Assistant	15	<1%			Y			Y
Podiatrist	33	<1%	Y		Y		Y	Y
Professional Counselor	17	<1%	Y					Y
Psychologist	44	1% to 3%	Y		Y	Y		Y
Public or Other Facility	19	<1%	Y		Y		Y	Y
Social Worker	26	1% to 3%	Y					Y
Speech or Hearing Therapist (Audiologist)	19	<1%	Y		Y			Y
COVERED PERSONS								
Adopted Children	44	<1%	Y	Y	Y	Y	Y	Y
Continuation Dependent	45	<1%	Y	Y	Y	Y	Y	Y
Continuation Employee	46	<1%	Y	Y	Y	Y	Y	Y
Conversion to Non-Group Coverage	41	1% to 3%	Y	Y	Y	Y	Y	Y
Dependent Student/Adult	34	<1%	Y	Y	Y		Y	
Foster Children	2	<1%						
Grandchildren	9	<1%				Y		
Disabled Dependent Adult	42	1% to 3%	Y	Y	Y	Y		Y
Newborn	51	1% to 3%	Y	Y	Y	Y	Y	Y
Non-Custodial Children or Stepchild	15	<1%		Y				Y
Domestic Partner/Civil Union	18	<1%		Y	Y		Y	

MANDATE DEFINITIONS

The definitions provided below are largely based on what is usually specified in the enacted legislation and are not intended to be comprehensive medical definitions. Mandate legislation differs from bill to bill and from state to state. For example, one state may require insurance to cover a limited number of chiropractor visits per year, while another state may require chiropractors to be covered equally with

medical doctors. It would be impossible to make a detailed assessment of each state's mandates without evaluating each piece of legislation, and the report would be thousands of pages in length. This report is intended to be a snapshot illustration; thus, the level indicated in the definition is considered typical but may not apply to all variations of that mandate.

Mandated Benefit	Definition
AIDS / HIV Testing / Vaccine	Specific treatment or vaccine for AIDS. A vaccine is not currently available, so the mandate provides for evaluation and treatment for AIDS. Should a vaccine become available, it could include the vaccine.
Alcoholism and Substance Abuse	Alcohol or chemical dependence. Mandate provides for evaluation and treatment.
Alcohol and Substance Abuse Parity	Due to federal law, substance abuse parity benefits are now included along with mental health parity benefits. In many states, alcohol is considered a substance like drugs. See mental health parity definition.
Alzheimer's	A brain disease that causes a steady decline in memory, thinking and behavior. Mandate provides for evaluation and treatment.
Ambulatory Surgery Centers	Mandate allows treatment and/or surgery to take place in an Ambulatory Surgery Center (ASC), which is a facility where surgeries are performed on an outpatient basis and do not require hospital admission.
Ambulance Transportation and Services	Emergency treatment mobile facility. Often referred to as a "mobile emergency room." Mandate allows for transportation by this specific type of vehicle.
Ambulatory Cancer Treatment	Mandates payment for outpatient oncology surgeries and proce-
Anti-Psychotic Drugs	Brain disorder medications (e.g., schizophrenia). Mandate provides for treatment using such medications.
Attention Deficit Disorder	Mandates payment for diagnosis and treatment of attention deficit/hyperactivity disorder.
Autism	Autism is a brain disorder that affects three areas of development: communication, social interaction, and creative or imaginative play. Mandate provides for evaluation and treatment services.
Bilateral Cochlear Implant	A cochlear implant is a surgically implanted device that provides a sense of sound to a person who is significantly deaf. Unlike a hearing aid, the cochlear implant does not amplify sound but stimulates the auditory nerves inside the cochlea with electric impulses. Mandate provides for evaluation and implantation in both ears.

Mandated Benefit	Definition
Blood Lead Poisoning Screening	Blood lead poisoning is a specific-substance poisoning that may be derived from lead sources such as lead-based paint, folk medicine and imported pottery. Mandate provides for evaluation and treatment services.
Blood Products	Any product derived from human blood, including but not limited to blood plasma, platelets, red or white corpuscles, and derived li-censed products such as interferon. Most commonly applies to blood transfusions, particularly for hemophiliacs. Mandate provides for supplies.
Bone Marrow Transplant	Bone marrow transplantation is a treatment for those who have cancer as well as diseases of the immune system, anemia, inherited diseases of the bone marrow such as sickle cell anemia, and some metabolic diseases. Involves replacing diseased marrow with healthy marrow, injected into the bloodstream via an intravenous tube. The marrow may come from a healthy donor, or healthy stem cells may be collected from the blood of the patient. Mandate provides for transplant.
Bone Mass Measurement	Osteoporosis is a thinning and weakening of the bones that leads to fractures. Mandate provides for evaluation and treatment services. In some states, the mandate includes all technologies approved by the U.S. Food and Drug Administration (FDA), and bone mass measurement technologies as deemed medically appropriate.
Brain Injury	A brain injury is a blow or jolt to the head or a penetrating head injury that disrupts brain function. Brain injuries may range from mild (i.e., a brief change in mental status or consciousness) to severe (i.e., an extended period of unconsciousness or amnesia after injury). A brain injury may result in short- or long-term complications, limiting independent function. Mandate provides for diagnosis and treatment.
Breast Reconstruction	Breast reconstruction involves replacing breast tissue (lost during mastectomy, trauma or congenital defects) and the creation of a new breast form. Mandate provides for evaluation and reconstruction.
Breast Reduction	Provides for medically necessary breast reduction diagnostics, surgery and recovery.

Mandated Benefit	Definition
Cancer Pain Medication Therapies	Such therapies include a pain assessment and management, inpatient and outpatient referral to a pain specialist for assessment and treatment planning, short- and long-term multimodality treatments, and follow-up, including side-effect management. Therapies may include durable medical equipment to administer medicine therapies. Mandate provides for evaluation and therapies.
Cervical Cancer/HPV Screening	A cancer (or abnormalities that may lead to cancer) of the cervix. Mandate provides for evaluation and treatment. Some states specify that the screening mandate includes both a Pap test (also known as a Pap smear) and a pelvic exam. Other states mandate just the Pap test.
Chemotherapy	Chemotherapy is a treatment with medications that targets cancer cells. It usually involves one or more drugs and is often used in conjunction with other therapies such as surgery, radiation, biological therapy and bone marrow transplants. Mandate provides for treatment.
Chlamydia Screening	A sexually transmitted infection which is caused by bacteria known as Chlamydia Trachomatis. Mandate provides for evaluation and treatment.
Circumcision	Provides for the removal of the prepuce or foreskin that covers the penis – typically in a newborn male.
Cleft Lip and Palate	Cleft lip and cleft palate are congenital defects, or birth defects, which occur very early in pregnancy. A cleft lip is a separation of the two sides of the lip. The separation often includes the bones of the upper jaw and/or upper gum. A cleft palate is an opening in the roof of the mouth in which the two sides of the palate did not fuse, or join together, as the unborn baby was developing. Treatments vary but may include several different types of services, (e.g., surgery, dental and/or orthodontic care, and speech therapy). Mandate provides for evaluation and treatment.
Clinical Trial (cancer)	Clinical trials are investigative therapies or controlled tests of a new drug or medical device on human subjects under the direction of the FDA. Mandate (typically for cancer) requires payment for expenses associated with the clinical trial.
Colorectal Cancer Screening	Colon cancer (also commonly called colorectal cancer) refers to any cancer in the colon, rectum, appendix and anus. Mandate provides for evaluation.
Congenital Bleeding Disorders	Inherited bleeding condition typically associated with low levels or complete absence of a blood protein essential for clotting such as hemophilia and Von Willebrands. Mandate provides for evaluation and treatment.

Mandated Benefit	Definition
Congenital Defects	Mandates payment for treatment of congenital defects and birth abnormalities. Includes medically necessary physical, occupational and speech therapy for the care and treatment of congenital defects and birth abnormalities for covered children up to five years of age.
Contraceptives	Birth control pharmaceuticals and devices. Mandate provides coverage for a range of FDA-approved prescription contraceptive drugs and devices.
Dental Anesthesia	Mandate provides for oral anesthesia during treatment, but most often limited to the young and infirm.
Developmental Disability	Mandate provides for evaluation and treatment services related to mental retardation, cerebral palsy, epilepsy, head injury or autism, or a learning disability related to a brain dysfunction; or any other mental or physical impairment or combination of mental or physical impairments.
Diabetes Self-Management	Diabetes (also called Diabetes Mellitus) is a disorder of carbohydrate metabolism. Mandate promotes self-management of the disease through payment for evaluation, supplies, education and treatment.
Diabetic Supplies	Mandate provides for evaluation and supplies of durable medical equipment and certain medicines for diabetics.
Drug Abuse Treatment	Mandate provides for evaluation, education and treatment of those dependent on both legal and illegal drugs.
Early Intervention Service	Provides for reimbursement up to \$5,000 per child from birth to age three for numerous therapies, including speech and language therapy, physical therapy, case management, nutrition service plan development and review, nursing services and assistive technologies.
Emergency Room Service	Mandate provides for appropriate medical care in emergency situations based upon the "prudent layperson" standard.
Habilitation Services for Congenital or Genetic Defects	Congenital or genetic birth defect means a defect existing at or from birth, including autism and cerebral palsy. Habilitative services include occupational therapy, physical therapy and speech therapy. Mandate is for the evaluation and treatment of a child to enhance the child's ability to function.
Hair Prosthesis	Mandate provides for wigs used for hair loss due to chemotherapy.
Hearing Aids for Minors	Device to aid in hearing. Mandate provides for evaluation and the hearing aid(s), but is oftentimes limited to children.
Heart Transplant	Mandates payment for a heart transplant operation in which a failing, diseased heart is replaced with a healthier, donor heart.
Home Health Care	Home health care is meant to allow patients more independence and avoid the higher costs of nursing homes by receiving medical care within their own home. Mandate provides for evaluation and care.

Mandated Benefit	Definition
Hormone Replacement Therapy	Hormone replacement therapy (HRT) is a system of medical treatment for premenopausal and postmenopausal women. The treatment involves a series of drugs designed to artificially boost hormone levels. The main types of hormones involved are estrogens, progesterone or progestin, and sometimes testosterone. Mandates coverage.
Hospice Care	Typically an interdisciplinary health care team of physicians, nurses, social workers, counselors, home health aides and therapists who provide care for people in the last months of life so that a person may live as fully and comfortably as possible. Mandate provides for evaluation and care.
HPV Vaccine	Requires insurers cover a specific vaccine against the Human Papillomavirus (HPV), which causes cervical cancer and genital warts.
Hysterectomy Minimum Stay	A hysterectomy is an operation to remove a woman's uterus. Those insurers that provide coverage for a hysterectomy must allow a patient to remain in the hospital for a minimum specified amount of time.
In Vitro Fertilization	A fertility procedure to achieve pregnancy. Mandate provides for evaluation and procedure. Please see other fertility services definition for other fertility issue mandate.
Kidney Disease	Kidney disorders. Mandate provides for evaluation and treatment, usually dialysis. In some states, mandate may include a kidney transplant.
Long-Term Care	A broad range of supportive medical, personal and social support services needed by people who are unable to meet their basic living needs for an extended period of time. This support can be offered at home or in an institution (e.g., nursing home). Mandate provides for evaluation and care.
Lyme Disease	Transmitted by the bite of a deer tick and caused by the spirochete (spiral shaped bacteria) <i>Borrelia burgdorferi</i> . Mandate includes evaluation and treatment.
Lymph Edema	Lymph edema refers to swelling that occurs most often in a limb. Mandate provides for evaluation and treatment.
Mammography Screening	An x-ray of the breast used to detect breast changes in women. Mandate provides for the x-ray and evaluation.
Mastectomy	Surgical removal of a portion or the entire breast, usually to treat breast cancer. Mandate includes evaluation and treatment.
Mastectomy Minimum Stay	Those insurers that provide coverage for mastectomies must allow a patient to remain in the hospital for a minimum specified amount of time following the mastectomy according to federal law.

Mandated Benefit	Definition
Maternity	Mandate provides for prenatal and postpartum doctor evaluation and care during pregnancy.
Maternity Minimum Stay	Those insurers that provide coverage for maternity must allow a patient to remain in the hospital for a minimum specified amount of time (usually one to two days for vaginal delivery and three to four days for cesarean delivery) following the delivery of a baby according to federal law.
Mental Health General Benefits	Although most states define mental health as a state of emotional and psychological well-being, they often differ on what they include in evaluation and treatment. The mandate provides for the payment of mental health evaluation and treatment.
Mental Health Parity	The federal parity requirements apply only to plans that include mental health benefits in their benefit package. A health plan may not place annual or lifetime dollar limits on mental health benefits that are lower or less generous than annual or lifetime dollar limits for medical and surgical benefits offered under that plan. Due to federal law, substance abuse benefits are now included along with mental health parity benefits. See alcohol and substance abuse parity definition above.
Morbid Obesity Treatment	Morbid obesity is a state of being overweight to the extent that it could prevent normal activity or bodily function and cause a serious illness or disorder. The mandate provides for evaluation, education and treatment.
Neurodevelopment Therapy	Neurodevelopment therapies are targeted at brain function and behavior. Neurodevelopment therapy may include speech, occupational and physical therapy. Mandate provides for evaluation and therapy.
Newborn Hearing Screening	Testing newborns for hearing related disorders. Mandate provides for evaluation.
Newborn Sickle Cell Anemia Screening	A chronic, usually fatal anemia marked by sickle-shaped red blood cells, occurring most often in people of African descent and characterized by episodic pain in the joints, fever, leg ulcers and jaundice. Mandate provides for evaluation.
Off-Label Drug Use	Coverage or offering of drugs for treating a particular disease even though they are not approved for a specific purpose by the FDA.
Oriental Medicine	Provides primary health care relying on natural Oriental healing mechanisms and medicines.
Orthotics and/or Prosthetics	Orthotics deals with the use of specialized mechanical devices to support or supplement weakened or abnormal joints or limbs. Prosthetics deals with the production and application of artificial body parts. Mandate provides for evaluation, treatment and supplies.

Mandated Benefit	Definition
Ostomy Related Procedure & Supplies	An ostomy is a surgically created opening in which a portion of the urinary tract or digestive tract is brought to the abdominal surface, where waste is expelled. Mandate provides evaluation, treatment and supplies.
Other Infertility Services	Other fertility methods (excluding In Vitro Fertilization mentioned above) such as coverage for alternative medicines, natural family planning, etc.
Ovarian Cancer Screening	Cancer in the ovaries. Mandate provides for the evaluation.
Pediatric Asthma Education and Self-Management	Asthma is a chronic respiratory disease characterized by recurring attacks of labored breathing, chest constriction and/or coughing. Mandate provides benefits for equipment, supplies, and medication for the diagnosis, treatment and management of pediatric asthma and for pediatric asthma self-management education.
PKU/Metabolic Disorders	Inherited metabolic diseases such as phenylketonuria (PKU), which is a genetically determined abnormality caused by a missing enzyme called phenylalanine hydroxylase. Mandate provides for evaluation, education, treatment and supplies like formula or special foods.
Port-Wine Stain Elimination	A port-wine stain is a vascular birthmark made of enlarged capillaries in the skin which produce a reddish-purple discoloration of the skin. Mandate provides for evaluation and treatment.
Prescription Drugs	Coverage for pharmaceuticals.
Prescription Inhalant	Mandates payment for prescription inhalants for people with asthma or other life-threatening bronchial ailments, as often as needed, if medically appropriate and prescribed by the attending physician.
Prostate Cancer Screening	Prostate cancer is the growth of malignant prostate glandular cells in the prostate gland. Mandate provides for the evaluation.
Protein Screening	Mandate provides for the evaluation of certain proteins and compounds in the system.
Psychotropic Drugs	A psychoactive drug or psychotropic substance is a chemical that alters brain function, resulting in temporary changes in perception, mood, consciousness or behavior. Coverage includes, for example, physician-prescribed psychotropic drugs when used to control symptoms related to dementia or Alzheimer's disease.
Reconstructive Surgery	Mandates for treatment of certain injuries, birth defect or disfigurement issues. May include breast reconstruction or reduction, carpal tunnel syndrome, webbed toes or fingers, wound care, tumors (both cancerous or noncancerous), or facial defects (cleft lip, breathing problems, craniofacial maladies).
Rehabilitation Service	Rehabilitation from surgery, includes facility and exercise deemed appropriate by a physician. Mandate provides for evaluation and services.

Mandated Benefit	Definition
Residential Crisis Service	Mandates payment for short-term, intensive mental health and support services for children, adolescents, and adults in a community-based, non-hospital, residential setting rendered by a licensed provider.
Second Surgical Opinion	Allows insured to seek a second opinion regarding surgery options.
Shingles (Herpes Zoster) Vaccine	Shingles is a skin rash caused by the same virus that causes chickenpox. In 2008, the CDC announced a shingles vaccine is available for individuals over 60, the age at which shingles commonly occurs. Mandate pays for the vaccine if ordered by a physician.
Smoking Cessation	Provides for smoking cessation services to help the beneficiary stop using tobacco products. May include counseling services as well.
Special Footwear	Mandates payment for special footwear for people suffering from foot disfigurement or diabetes complications.
Telemedicine	Mandate provides that health plans pay for telemedicine when it relates to the medical diagnosis and care in the delivery of health care services for a health plan enrollee.
Testicular Cancer	Testicular cancer forms in tissues of the testis. Mandate provides for diagnosis and treatment.
Testicular Cancer Minimum Stay	Testicular cancer is a result of malignant cells in the testicle. Those insurers that provide coverage for testicular cancer treatment must allow a patient to remain in the hospital for a minimum specified amount of time.
TMJ Disorder	TMJ, temporomandibular joint disorder, is caused by displacement of the cartilage where the lower jaw connects to the skull. Mandate provides for the evaluation and treatment.
Varicose Vein Removal	Varicose veins are caused by swollen or enlarged blood vessels. Provides for coverage of diagnosis and vein removal.
Vision Care Service	Provides for services which may include an eye exam, eyeglass and contact fittings and replacements and/or repair.
Well Child Care Mandate	Provides for childhood immunization and/or annual exams by a pediatrician.
Wilm's Tumor	A specific kidney cancer commonly found in children. Mandate provides for evaluation and treatment.
Mandated Provider	Definition
Acupuncturist	Provides treatment to relieve pain, prevent illness and to aid healing. Acupuncture is based on traditional Chinese medicine. It involves stimulating specific areas of the body, usually by inserting very fine needles into carefully selected parts of the body.

Mandated Provider	Definition
Athletic Trainer	Athletic trainers specialize in preventing, recognizing, managing and rehabilitating injuries that result from physical activity. Provides for reimbursement for services rendered by a certified athletic trainer.
Birthing Center/Midwife	Birthing centers are places in which to deliver babies. Midwives are individuals who aid in the birth of babies. Mandate provides delivery of a baby by a midwife, who may deliver a baby in his/her own home, at a birthing center or a patient's home.
Chiropodist	Provides diagnosis and treatment of diseases of the human foot. Also called a podiatrist.
Chiropractor	Provides therapy that utilizes the interrelationship between the body's musculoskeletal structure and the body's function as a whole by focusing on the spinal column and the nervous system.
Dentist	Provides evaluation, diagnosis, prevention and/or treatment (nonsurgical, surgical or related procedures) of diseases, disorders and/or conditions of the mouth, maxillofacial area and/or the adjacent and associated structures and their impact on the human body.
Denturist	Provides dentures and other dental appliances (making and fitting) as a direct service to the public rather than through a licensed dentist.
Dietician	Provides nutrition and diet information.
Drug Abuse Counselor	Provides counseling to help patients identify behaviors and problems related to their addiction(s). Mandate provides for diagnosis and treatment.
First Nurse Assistant	Also called a certified nurse assistant (or CNA). A CNA provides personal care to residents or patients under the supervision of a registered nurse (RN) or licensed practical nurse (LPN).
Lay Midwife	A midwife who has entered the profession as an apprentice to a practicing midwife rather than attending a formal school program. Provides aid in the delivery of babies and does not have to be in a hospital setting.
Licensed Health Professional	Provides aid in identifying or preventing or treating illness or disability. It is anyone who is licensed to practice medicine at whatever level in the state, though each state defines it differently.
Marriage and Family Therapist	Provides counsel on marital problems and disagreements.
Massage Therapist	Provides hands-on treatment to parts of the body to increase circulation and promote relaxation.

Mandated Provider	Definition
Naturopath	Provides primary health care relying on natural healing mechanisms and medicines.
Nurse	A person who is educated and trained to care for the sick or disabled.
Nurse Anesthetist	A person who, after completing the basic education of a nurse, is further trained in the supervised administration of anesthetics.
Nurse Midwife	A person formally educated and certified to practice in the two disciplines of nursing and midwifery.
Nurse Practitioner	A registered nurse (RN) with special training for providing primary health care, including many tasks customarily performed by a physician.
Occupational Therapist	Performs physical therapy involving the therapeutic use of crafts and hobbies for the rehabilitation of handicapped or convalescing patients.
Optician	Constructs and/or sells optical items and instruments as well as reads prescriptions for visual correction, orders lenses, and dispenses eyeglasses and contact lenses.
Optometrist	Examines the eyes for visual defects, diagnoses problems or impairments, and prescribes corrective lenses or provides other types of treatment.
Oral Surgeon	Performs diagnosis, surgical and related management of diseases, injuries, and defects that involve both the functional and esthetic aspects of the oral and maxillofacial regions. Includes preventive, reconstructive, or emergency care for the teeth, mouth, jaws and facial structures.
Osteopath (D.O.)	Typically referred to as a Doctor of Osteopathy (D.O.). Provides therapy based on a more holistic theory that the normal body is a vital mechanical organism whose structural and functional states are of equal importance and is capable of making its own remedies against infections and toxic conditions when there are favorable environmental circumstances and adequate nutrition.
Pain Management Specialist	Provides aid in the relief of chronic pain, typically for acute diseases.
Pastoral Counselor	Religious leaders who provide faith-based professional and clinical assessment, referral and care to those in need.
Pediatric Specialist	Specialists that in addition to their training in general pediatrics undergo additional training in their specialty.

Mandated Provider	Definition
Pharmacist	Prepares and dispenses prescription drugs. Often provides some advise and counseling on drugs and health care needs.
Physical Therapist	Provides treatment for physical dysfunction or injury by the use of therapeutic exercise and the application of modalities intended to restore or facilitate normal function or development.
Physician Assistant	Health care professionals licensed to practice medicine with physician supervision.
Podiatrist	Provides diagnosis and treatment of diseases of the human foot and ankle. Also called a Chiropodist.
Professional Counselor	A specialist who utilizes counseling techniques that attempt to assist people in identifying and resolving personal, social, vocational, intrapersonal and interpersonal concerns; utilizes counseling and psychotherapy to evaluate and treat emotional and mental problems and conditions, whether cognitive, behavioral or affective.
Psychiatric Nurse	Provides psychiatric care that focuses on inpatient and emergency psychiatric services, outpatient mental health clinics, psychiatric home care and substance abuse treatment.
Psychologist	Provides psychological research, testing and therapy.
Public or Other Facility	Any facility so designated by state law that employs a specific health care professional for a specific purpose.
Social Worker	Provides psychological counseling, guidance and assistance, especially in the form of social services.
Speech or Hearing Therapist (Audiologist)	A speech therapist provides treatment for speech defects and disorders. A hearing therapist provides treatment for hearing defects and disorders.
Covered Persons	Definition
Adopted Children	Children legally becoming part of a family, whether or not biological to the parent(s).

Covered Persons	Definition
Continuation Dependent	A dependent may stay on the parents' health insurance coverage through the end of the year in which he or she reaches a certain age by law. The mandate now includes the federal Michelle's Law which provides for a continuation of coverage for college students who would otherwise lose eligibility because of a reduction in their full-time student status due to a medically necessary leave of absence from school.
Continuation Employee	The employee may have rights to continue his or her health benefits when certain qualifying events have occurred.
Conversion to Non-Group Coverage	In certain instances people leaving group health plans sold by an insurance company have "conversion" privileges. Meaning, when group coverage ends (for example, if a person leaves a job, gets divorced from an insured worker, or if the employer stops offering health benefits), the person has the right to buy a non-group health insurance policy from the former group insurer. Many states require conversion rights to be included in group health insurance contracts. Some states establish conversion rights for individual health insurance contracts as well (for example, in case of divorce or when a dependent child reaches adulthood).
Dependent Disabled Adult	A handicapped dependent can still be covered under a parent's health plan, even if the patient is over the age limit for coverage.
Dependent Student / Adult	Similar to Continuation/Dependents. Students may stay on their parents' health insurance coverage through the end of the year in which they reach a certain age by law — typically through age 22, but some states have moved it to age 30.
Dependent Student/Sick Student	Similar to Continuation/Dependents. Students may stay on their parents' health insurance coverage if they verify the need for a medical leave of absence from college.
Domestic Partner / Civil Union	A person who is neither married to nor related by blood or marriage to the employee; acts as the employee's sole spousal equivalent; lives together with the employee in the same residence and intends to do so indefinitely; is responsible, with the employee, for each other's welfare.

Covered Persons	Definition
Foster Child	A child placed by a government agency or a court in the care of someone other than his or her natural parents.
Grandchild	Extends dependent eligibility for health insurance coverage to include a grandchild that is financially dependent on the grandparent.
Newborn	A newborn is included under a parents' individual insurance policy for 31 days, as long as the policy already provides coverage for dependents.
Non-Custodial Children or Stepchild	Extends dependent eligibility for health insurance coverage for a child, even if the parent is not the custodial parent.

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Other CAHI state health reform publications available at www.cahi.org –

“State Health Insurance Index,” by Merrill Matthews, Ph.D., Victoria Craig Bunce, and JP Wieske

“2010 State Legislators Guide to Health Insurance Solutions,” by JP Wieske and Christie Raniszewski Herrera

“Trends in State Mandated Benefits, 2010,” by Victoria Craig Bunce

“HSA State Implementation Report,” by Victoria Craig Bunce

About the Council for Affordable Health Insurance

The Council for Affordable Health Insurance (CAHI) is a research and advocacy association of insurance carriers active in the individual, small group, HSA and senior markets. CAHI’s membership includes health insurance companies, small businesses, physicians, actuaries and insurance brokers. Since 1992, CAHI has been an advocate for market-oriented solutions to the problems in America’s health care system.

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